



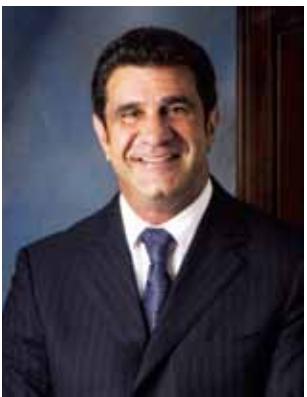
spotlight

January 2012 Vol. 45 No. 1



A dramatic black and white photograph showing a woman's face partially hidden behind a dark, curved object, possibly a hood or a mask. Her eyes are looking directly at the viewer. A diagonal sword blade cuts across the frame from the top left towards the bottom right, its edge catching some light.

ENTER THE DRAGON



Roger Smith

Chief Executive Officer
AIL & NILICO

Enter the Dragon

"The Old Year has gone. The New Year has taken possession of the clock of time. All hail the duties and possibilities of the coming twelve months!"

— E.P. Powell

No, I'm not talking about the old Kung Fu movie, although I could make the analogy that AIL/NILICO kicks butt like Bruce Lee! You karate-chopped your way through 2011, making it our fourth consecutive record year — \$145 million Net ALP. I can't wait to see what you ninja warriors are going to do in 2012!

Just before the New Year, I happened to catch a news clip about the Asian stock market that included predictions for the coming year based on — believe it or not — the Chinese 12-year zodiac cycle. Now, as "out there" as that sounds to us Westerners, keep in mind that China is an ancient civilization steeped in rich tradition, much of which has its roots in folklore and mythology.

2012 (4710 on the Chinese calendar) is the Year of the Dragon.

Dragons have deep significance in Chinese culture. Old-school traditional Chinese believe they are descended from dragons. Dragons symbolize power and excellence, valiancy and boldness, heroism, nobility and divinity.

The Year of the Dragon is traditionally associated with new beginnings and good fortune. Generally, it's predicted that any venture may benefit from the luck associated with the Dragon. Business should go well and people will make money more easily.

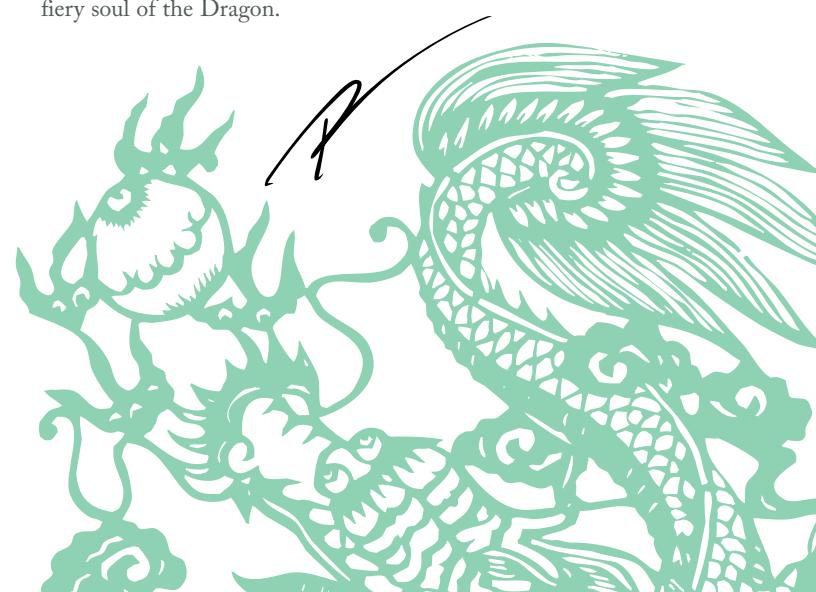
The Chinese believe that the current year always reflects the characteristics of those born under the sign of that year. That means the Year of the Dragon will reflect the characteristics of those born under the sign of the Dragon. And guess what? I was born in a Year of the Dragon! I like the way 2012 is shaping up already!

Fact is, I don't believe in fortune telling or astrology or predictions. Rather, I believe that God has put us in charge of our own destiny. I believe in looking ahead with optimistic vision. I believe in boldly declaring your intentions. I believe in ambition, staying focused, working hard and not letting anything distract you from the goals you have set. I believe in refusing to allow yourself to be derailed by the obstacles that we all encounter.

I believe in taking good care of yourself so you have the energy and strength to carry out your plans. You can't expect to take a mighty *Leap of Faith* with the valiancy and boldness of a Dragon if you aren't eating healthy, getting adequate exercise and sleeping enough. I believe in surrounding yourself with people that believe in you and have your best interests at heart.

Finally, I believe in YOU. Forget the predictions. Seek spiritual guidance according to your own beliefs, then move forward fearlessly.

Author G.K. Chesterton wrote, "*The object of a new year is not that we should have a new year. It is that we should have a new soul.*" Let it be the fiery soul of the Dragon.



■ spotlight

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■ News Page

sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@ailife.com.



sa/ga
training
bonus

pg. 11
leadership
academy



pg. 12
2011 records



pg. 14
new on laptop
on demand



pg. 16
new lab
members



pg. 17

total bonuses paid out

This month AIL and NILICO paid a total of \$2,678,562 in bonuses. For more information on the monthly bonuses, turn to Page 06.

Total: \$2,678,562

required retention rate

Effective Jan. 1, 2012, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention: **69.0%**

Net to Gross: **78%**

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Wednesday 02/22** before 2:00 P.M. CST. Paper apps for areas excluded from the **7 day hold** and PR credits must be at HO by **Monday 02/27** to count for **February** production.



*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2013 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2013 Convention Qualifications online at www.ailife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt located in Sunny San Diego! The convention will be held May 22-25, 2013.*



Debbie Enstedt

Vice President of
Public Relations Field Operations

Leap of Faith (with a difference)

Have you ever considered the difference between a theme and a goal? When I think of goals, I think of New Year's resolutions like losing weight, quitting smoking or making healthier food choices. These particular goals could be encompassed in a theme like "Getting Healthy in 2012". A theme is meant to motivate, inspire or empower you to achieve smaller goals like quitting smoking. A theme is different from a goal, as it is broader, more thought provoking and potentially life changing if you embrace it. Establishing a theme sets the tone for the year.

In 2012, our Company theme is *Leap of Faith*. This theme is exciting, as it challenges us to let go of our fears, doubts, or pre-conceived notions. It challenges us to examine what we need to do individually and collectively to create change, get better results and attain personal growth.

In 2011, our theme was *Make the Difference*. When you look back at what the PR team and the Company accomplished, I think you'll agree that we did. Under the current theme of *Leap of Faith*, do you think making a difference could be one of your goals? It is fun to consider the possibilities, and the possibilities are endless.

One thing I want to do this year is to spend more time creating new and innovative ways to educate our groups, reminding them of who we are and how we do what we do. These innovations will become tools for you to use in the field.

The first thing I am ready to launch is a DVD for union leaders that explains the in-home visit and the Needs-Based Laptop Presentation the agents use in the home. This DVD reconfirms our commitment to labor and details the unique method we created for our representatives to determine the insurance needs of their members.

It reinforces the message with our groups that we are providing appropriate, individualized supplemental benefits to protect their members and their families. This DVD will be available to the field shortly. I will also be visiting the field to have conversations about what I can do to help you do your job better. I look forward to spending time with you.

We have the tools and we have the talent to take a *Leap of Faith* AND *Make a Difference* this year!



Another champion, another milestone!

Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.

Congratulations on your achievements.

MILLION DOLLAR CLUB



Herivelto Pereira

Jatoft-Foti Agency
Contract Date 03/07/02
Qualified December of 2011
\$1,007,447 of Net ALP

■ Q4 Contributions

Contributions listed are from October through December of \$500 or more.

American Income & National Income

- \$10,000 — We R Ohio (in support of No Against Issue 2 for the Ohio AFL-CIO)
- 10,000 — American Labor Museum (in support of the 29th Annual Sol Stein Awards Gala)
- 5,000 — AEA Legal Defense Fund (supporting the battles being fought by teachers and other public employees in Arizona)
- 5,000 — A. Philip Randolph Institute (on behalf of Mary Kay Henry, Int'l President of Service Employees)
- 5,000 — Economic Policy Institute (on recommendation of D. Michael Langford, Nat'l President of Utility Workers Union of America)
- 5,000 — Union Sportmen's Alliance (on recommendation of Newton Jones, Int'l President of Int'l Bro. of Boilermakers)

- \$2,500 — IFP Fiscal Sponsorship (in support of the film "Brothers on the Line" requested by David Bonior, Chair of American Rights at Work)
- 2,500 — Labor Project For Working Families (on recommendation of Veda Shook, Int'l President of Association of Flight Attendants - CWA)
- 1,000 — Maine AFL-CIO (in support of the Maine AFL-CIO Legislative Scorecard)
- 1,000 — New Jersey State AFL-CIO WILD Conference (in support of the New Jersey AFL-CIO Women in Leadership Development Conference)
- 500 — Americans For Democratic Action

Top Contributions of Centralized PR

- \$3,707 — Contra Costa CLC - Dinner & Ad Sponsorship
- 2,500 — IBT Joint Council 42 - Christmas Dinner Sponsorship
- 2,500 — IBT 135 - Scholarships
- 2,000 — Food & Drug Council - Convention
- 2,000 — Operation Christmas Cheer - Christmas Donation
- 1,550 — Metro Baltimore AFL-CIO - Convention
- 1,500 — Operation Noel Solidaire - Christmas Donation
- 1,500 — UFCW 135 Charity Golf Classic - Silver Sponsorship
- 1,500 — New York State AFL-CIO - Dinner & Ad Sponsorship
- 1,500 — Hawaii Credit Union League - Convention
- 1,216 — Manitoba Nurses Union - Scholarship
- 1,171 — United Council of UFCW - Event Sponsorship
- 1,000 — Metropolitan Detroit AFL-CIO - Christmas Baskets Sponsorship Donation
- 1,000 — SEIU 1 - Chicago Jobs with Justice Dinner & Ad Sponsorship
- 1,000 — UFCW 27 - Golf Sponsorship
- 1,000 — Fresno CLC - Dinner & Ad Sponsorship
- 1,000 — NCSRCC-Minnesota - Scholarship
- 1,000 — United Labor Agency - Dinner Sponsorship
- 1,000 — Kentucky AFL-CIO - Convention
- 1,000 — Michigan Moose Association - Charity Fund Donation
- 900 — IN State AFL-CIO - Convention & Ad
- 750 — Ohio Nurses Association - Convention

- \$650 — IBB 13 - Dinner Sponsorship
- 650 — Rochester & Genesee Valley Area Labor Federation - Dinner Sponsorship
- 600 — San Joaquin-Calaveras CLC - Dinner & Ad Sponsorship
- 600 — SEIU HCII - Christmas Party Raffle Sponsorship
- 600 — SEIU 73 - Christmas Party Raffle Sponsorship
- 547 — AFL-CIO Milwaukee Labor Press - Ad
- 543 — Orange County Employees Association - Raffle Prize
- 514 — Puget Sound Agency - Raffle Sponsorship
- 500 — Washington State FFA - Scholarship
- 500 — New Jersey Citizen Action Education Fund - Summit Sponsorship
- 500 — Cosmetology Association of New Brunswick - Raffle Sponsorship
- 500 — USW Maine - Labor Conference
- 500 — Baltimore Building & Construction Trades - Christmas Party Sponsorship
- 500 — ABATE of Illinois - Christmas Party Sponsorship
- 500 — Schofield FCU - Christmas Party Sponsorship
- 500 — ABATE of Pennsylvania - Leadership & Legislative Conference
- 500 — Child Find BC - Sponsorship Donation
- 500 — Northeastern Oklahoma CLC - Sponsorship Donation

Outlook



Bernard Rapoport

Founder
American Income Life

The Future is Today

2012 is upon us! I'd like to call your attention to a quotation from Lewis Mumford's book *The Myth of the Machine*. I read it many years ago, and I have never forgotten his words: "If we do not take the time to review the past, we shall not have sufficient insight to understand the present or command the future: for the past never leaves us, and the future is already here." I always tried to keep this in mind and sought to instill it in the agents I managed. The secret is to remember that the American Income opportunity is real! That's the prize we must always keep within our sight.

I heard that you wonderful folks produced more business in 2011 than we have ever done in American Income history. I salute you! But, as wonderful as that is, it is history. I challenge you to take that as the beginning and those figures will increase immeasurably, because I believe the World's Greatest Sales Force has the insight to understand the potential of the present to influence the future.

More important than anything is to not become complacent to the point that we don't exert ourselves to attain what we are capable of achieving. I can remember when I first went in the field some seventy years ago, I had one of those bad days that we all experience in the business of selling. I looked for the insight to understand that I could do better. When you have a bad day, you can't let it deter you because that's not the way it is nor is it the way it will remain.

If I missed a day of selling, I worried, and guess what? The next day I did not do well either! I woke up one day and realized there is no room for accepting anything other than success, but we must be willing to pay the price that success requires. Once I got that tied into my thinking, the very first year I think I earned around \$50,000 as an agent. That was a lot of money in those days! Yes, I reviewed the past as Lewis Mumford suggests, and unbelievably, I did \$100,000 production that following year. It was not hard, it really wasn't. That's when I truly understood the wisdom of Mumford's words.

Review your past, but don't dwell in it. The future is today, and all the tomorrows that follow. The future is yours to command.

BONUS LEADERSHIP BONUS

Qualifier	Amount	SGA
Ben Halali	\$100,396	Jatoft-Foti
Patrick Bendure	41,222	Surace-Smith
Mathew Hart	32,757	Surace-Smith
Justin Adams	30,410	Simon Arias
Jason Bratin	27,627	Theodore Pappas
Ofa Tupouniuia	25,940	Steve Friedlander
Simon Rolland	25,404	Steve Friedlander
Matthew Parks	21,898	Surace-Smith
Bobby Gujral	19,677	Altig-Orlovic
Samuel Cohen	19,065	Fred Hadaya

WORLD'S GREATEST BONUS

Qualifier	Amount	SGA
Michal Majewski	\$10,420	Altig-Orlovic
Mark Neilson	9,080	Altig-Orlovic
Rebecca Najlis	9,039	Jatoft-Foti
Viet Chung	8,024	Jatoft-Foti
Kristy Nguyen	7,951	Jatoft-Foti
Tone Munro	7,807	Steve Friedlander
Kyle Duffy	7,514	Jatoft-Foti
Maria Rocha	7,498	Jatoft-Foti
Jason Siliva	6,029	Steve Friedlander
Natasha Cordova	5,875	Jatoft-Foti

REINSTATEMENT BONUS

Qualifier	Amount	SGA
Sami Mogannam	\$3,133	Jatoft-Foti
Nabil Spahi	1,970	Giglione-Ackerman
Nicole Bailey	1,757	Altig-Orlovic-Deley
Mitchell Look	1,567	Surace-Smith
David Higa	992	Cohen-Cohen
David Jackson	861	Williams-Zophin
Lorena Barriere	860	Cohen-Cohen
Meakie Grice	848	Theodore Pappas
John Bulecza	743	Matt Henderson
Debra Bell	723	Bob Olson

TOTAL

\$2,673,562



CURRENT CONTEST LEADERS

STATE GENERAL AGENTS

	Name	1st	Six Month	STD%	First Time	15%	Code	STD%	Average%
Cat I & II	Simon Arias	275.6	395.2	190.0	287.0				
	Surace-Smith	196.8	257.6	93.9	182.8				
	Williams-Zophin	104.8	172.2	112.3	129.8				
	Steve Friedlander	85.2	180.0	117.4	127.5				
	Oldham-Bianchi	88.6	200.0	89.5	126.0				
	Jatoft-Foti	195.7	122.2	56.1	124.7				
	Fred Hadaya	120.9	155.6	87.0	121.2				
Cat III & IV	Theodore Pappas	200.9	240.0	131.3	190.7				
	Imran Satti	108.2	211.1	73.3	130.9				
	Steven DiChiaro	115.0	140.0	111.1	122.0				
	Steve Greer	105.9	150.0	93.0	116.3				
	Slav Bitman	109.5	86.7	104.8	100.3				
Cat V & VI	Scott Sonnenberg	155.9	133.3	169.4	152.9				
	Joseph Diecedue	120.4	116.7	103.0	113.4				
Cat SU & RKE	Sabrina Lloyd	277.3	216.7	144.4	212.8				
	Alex Roland	179.4	233.3	166.7	193.1				
	Cunningham-Weatherspoon	117.4	133.3	161.1	137.3				
	Jason Adamo	22.9	200.0	166.7	129.9				

MANAGING AGENTS

	Name	Codes	Net ALP
RGA	Michael Vasu	52	\$446,315
	Thomas Vena	60	384,227
	Ben Halali	19	357,767
	Bo Gentile	48	223,953
	Zachary Hart	20	199,684
MGA	Ben Halali	18	\$324,484
	Justin Adams	21	243,200
	Patrick Bendure	20	199,684
	Jason Bratin	28	195,994
	Mathew Hart	18	162,249
GA	Karen Gagarin	11	\$279,179
	Ariana Jones	18	136,913
	Bryon Welch	14	103,336
	Seiloni Filimoehala	15	82,582
	Matthew Conrad	9	78,382
SA	Marion Magat	2	\$199,052
	Christian Napiza	2	84,971
	Viet Chung	2	64,260
	Rebecca Najlis	4	64,077
	Louis Giogaia	4	61,550

	Name	Codes	Net ALP
	Tone Munro		\$134,269
	Viet Chung		133,975
	William Gordon		127,150
	Ryan Kendl		121,175
	Nancy Solar		118,754
	Maria Rocha		112,837
	Mark Neilson		111,927
	Rebecca Najlis		106,041
	Kristy Nguyen		104,399
	Ben Halali		86,064
	Christina Correa		83,300
	Erez Shabtay		83,082
	Tara Russell		82,419
	Michal Majewski		79,883
	Reza Zabihi		79,171
	Kyle Duffy		77,989
	Omar Hashimi		75,196
	Jesusdieu Portilus		73,531
	Va Moua		71,122
	Amy Shui		70,022

PERSONAL PRODUCERS

	Name	Net ALP
Cat I	Chuck Hill	11,305
	Malka Arony	7,463
	Brenda DiSomma	7,110
	Gabriela Berloni	6,960
	Vivian Dwyer	6,544
Cat II	Robin Andrade	6,092
	George Farenthold	3,774
	J T Tasker	3,463
	Maureen Roberts	3,252
	Erica Dalager	3,171
Cat III	Mario Soljan	6,027
	Carlton Debord	5,026
	David Blaisdell	4,662
	Nichole Schneider	3,936
	Lisa Verlander	3,713
Cat IV	Darrell Dorey	6,632
	Lori Vaughn	3,106
	Anna Guido-Rohrer	2,591
	Christina Stableford	2,567
	Diane Caballero	2,361

Please Note: The 6 month Hawaii Contest Period runs from October 1, 2011 to March 31, 2012. Current Contest Leaders are for the first three months ending December 31, 2011 and winners are subject to other qualifications such as retention for agents and original card percentages for PR. For full contest details and qualifications, visit www.ailife.com/arc/spotlight.aspx.

Anniversaries

31 Years of Service
John Jatoff, SGA
24 Years of Service
Doreen Ryan-Foti, RGA
22 Years of Service
Jerry Hartnett, PR
20 Years of Service
Tom Williams, SGA
16 Years of Service
Kenneth Altizer, PR
14 Years of Service
Erin McKee, PR
13 Years of Service
Bobby Gujral, RGA
Krissa Hensley, PR
11 Years of Service
John Akers, Agt
Erica Dalager, PR
Vann Durham, MGA
David Wang, RGA
10 Years of Service
Samuel Cohen, RGA
Zachary Hart, MGA
Nancy Myers, Agt
Ryan Stnglein, RGA
Thomas Tulowiecki, Agt

9 Years of Service
Richard Davis, SA
Sonny Gurney, SGA
8 Years of Service
Samuel LaSala, SGA
Devin Phillips, MGA
7 Years of Service
Samantha Chui, SGA
Dustin Henderscheid, MGA
6 Years of Service
Larry Chick, Agt
3 Years of Service
Hether Adams, PR
Angel Arista, SA
Michael Vasu, RGA
Joseph Westfall, PR
5 Years of Service
Jackie Alston, GA
Mark Beckford, SGA
Carlo Bonifazi, MGA
Kathryn Chaisson, RGA
Dustin Dunbar, MGA
Marcus Howard, GA
Lee Jeffers, RGA
Daniel Jones, MGA
Stephen Matous, PR

James May, Agt
Ashlynn Orng, MGA
4 Years of Service
Anna Bucaro, PR
Sarah Castanon, MGA
Mark Flemm, PR
Katherine Kidder, PR
Nicholas Lorence, RGA
Catherine Minor, RGA
Amanda Mlinaz, PR
Israel Wizenfeld, Agt
2 Years of Service
Gary Rothman, PR
Marlene Ailen, PR
Daniel Bernard, SA
Thomas Bonner, Agt
Ruth Charlesworth, Agt
Daniel Bauer, MGA
Matthew Burquest, Agt
Maria Diringer, SA
Larry Finch, GA
Ruben Fuentes, Agt
Troy Garidel, PR
Bridget Hamilton, PR
Jeremy Harbin, SGA
Maria Lealaiauloto, Agt
Dianna Lueke, PR
Marcus Noel, GA
Richard Nypower, SA

Chad Panzer, MGA
Apiseka Papa, Agt
Aaron Parks, MGA
Nicholas Patterson, GA
Dan Rubio, SGA
William Silbereis, Agt
Daniel Toshner, RGA
Josh Wheeler, SA
Jessica Wilhite, MGA
Israel Wizenfeld, Agt
1 Year of Service
Jordan Abernathy, SA
Alta Adrien, Agt
Pamela Altman, SA
Alisha Armand, SA
Brian Culp, MGA
Hunter Houvener, MGA
Richard Johnson, MGA
Christine Judge, RGA
Bradley Kampmeier, GA
James Keefer, MGA
Robert Larkrith, Agt
Sione Latuhoi, Agt
Chantal Levy, Agt
George Murry, PR
Gary Paluzzi, Agt
Michael Phillips, Agt

Raymon Reynolds, GA
Diedre Sandbrook, SA
Anna Senra, SA
John Setu, GA
Peer Shmelzermoratin, MGA
James A Smith, GA
Jamie Solis, MGA
Judith Spade, PR
Casey Sperzel, Agt
Christina Stableford, PR
1 Year of Service
Jordan Abernathy, SA
Alta Adrien, Agt
Pamela Altman, SA
Alisha Armand, SA
Lora Beronja, SA
Denise Berrios, GA
Aaron Booth, GA
Jeremy Brompton, Agt
Dwayne Cameron, Agt
Danielle Cardello, SA
Michael Connell-McDowell, Agt
Howard Dotson, Agt
Thomas Felicciardi, GA
Seiloni Filimoehala, GA
William Flournoy, GA
Jordan Freeman, SA
Chad Powroznik, Agt

Bo Gentile, RGA
Meakie Grice, Agt
Eluerencia Guzman, SA
John Hancock, MGA
Russell Hart, Agt
Aaron Haynes, GA
Dace Heislere, SA
David Henderson, Agt
Melanie Hutchison, SA
Richard Jones, PR
Mary Keough, PR
Sharmila Lapana, Agt
Leong Lee, Agt
Qiong Liang, SA
Michael Logue, GA
Benedicti Maez, Agt
Sylvester Mba, Agt
Tia McCutcheon, SA
Christopher McFoy, SA
Staci Meckler, SA
David Miller, GA
Stephen Moore, SA
Marshall Morrison, Agt
Monica Murray, GA
Patrick O'Brien, SA
Jodi Oleson, PR
Qing Yuan, Agt



Rich Correa
Colorado
January 1

With AIL since 2000, Rich assumes the leadership position left vacant by his former SGA Steve DiChiaro's promotion. He says that although he saw many people around him become extremely successful, it was Larry Strong who convinced him he wasn't thinking big enough. "I think my greatest asset is that my agents know that I genuinely care about them, their families, their well-being, and their dreams." Rich, wife Natasha and children Britney, Ricky and Paris make their home in Denver.

Promotions

State General Agent
Richard Correa
Maria Greene
Javier Sandoval
Regional General Agent
Robert Janev
Richard Lepis
Moswen Taylor
Randy Teyssier
Mark Wyner
Master General Agent

Danielle Arena
Souleymane Bah
Jeremy Barrier
Erik Boyd
Barbara Corigliano
Karolina Debek
Juan de la Cruz
Robert Dunn
Vann Durham
Debbie Ezernack
Mavrick Fredericks
Phillip Jenkins
Chris Lussier
Daniel Mastropolo
Ryan Merritt
Nga Nguyen
Daniel Noll
Zach Otto
Harold Robertson
George Rosicky
Ali Rothbaum
Taneshia Solomon

Emmanuel Villasenor
Ryan C Wilson
60% General Agent
Craig Duletzke
Aaron Haynes
Bradley Kampmeier
Stephen Kemper
Crystal Lynch
Monica Murray
Dan Nebraska
Justin Oldham
Travis Picklesimer
Yadollah Pourjalali
Raymon Reynolds
Nicholas Spirito
Tarisa Tooke
Ronnie Valdez
Christine Weatherspoon
57.5% General Agent
Reynolds Akuamoah
Christopher Buonanni
Stuart Burgner
Karen Cheng
James Curtis
Sommer Daves
Jared Durham
Alura Davis
Christon Dixon
Valen Eberhard
Kori Firmin
Kenneth Fredieu
Matthew Gabler
Robert Gibson
Fred Goetz

Alvin Jackson
Alexander Leshchik
Mercedes Lloyd
Shahab Mahdavinejad
Tanisha Mathis
Lee Anne Pace
Ainsworth Ramkhelawan
Samantha Romano
Jessica Tasky
Benjamin Thompson
Markena Ward
Tara Weisz
Abdul Yusuff
55% Supervising Agent
Timothy Almond
Angel Arista
Jessica Armand
Adrian Bannister
Christine Barbour
Matthew Butler
Aleta Coleman
Staci Daggett
Christopher Daniels
Aldina DaRosa
Tanner Daves
Alura Davis
Christon Dixon
Valen Eberhard
Kori Firmin
Kenneth Fredieu
Matthew Gabler
Robert Gibson
Fred Goetz

Joseph Hagerman
Isaac Hernandez
Ricky Jenkins
Bonnie Jones
Adam Lynch
Jodi MacPherson
Lindsay McClure
Dennis McGuire
James Mollett
Katharine Myers
Alan Pazmoran
Dason Phaul
Felicia Price
Evan Reich
Larry Sale
Maciel Sandoval
Joseph Schneider
Fay Smith
Wendy Sotelo
Rosa Torres
Matthew Trammel
Peter Van Der Westhuizen
Tracy Vo
Emily Youngpeter
Erin Yuhas
52.5% Supervising Agent
Giancarlo Altube
Eduardo Barrantes
Craig Blankenship
Ryan Blegen
Carrie Bowman
Charlene Braithwaite Lovett
Carlo Buhay

Searcie Cassidine
Isaac Hernandez
Ricky Jenkins
Bonnie Jones
Adam Lynch
Jodi MacPherson
Lindsay McClure
Dennis McGuire
James Mollett
Katharine Myers
Alan Pazmoran
Dason Phaul
Felicia Price
Evan Reich
Larry Sale
Maciel Sandoval
Joseph Schneider
Fay Smith
Wendy Sotelo
Rosa Torres
Matthew Trammel
Peter Van Der Westhuizen
Tracy Vo
Emily Youngpeter
Erin Yuhas
52.5% Supervising Agent
Giancarlo Altube
Eduardo Barrantes
Craig Blankenship
Ryan Blegen
Carrie Bowman
Charlene Braithwaite Lovett
Carlo Buhay

James Lima
Benjamin Clabaugh
Michael Cloherty
Maren Conway
Joshua Cosentino
leton Daka
Stacey Davis
Paul Derenzo
Fatoumata Dibba
Donald Dowbor
Joseph Duran
Jacob Edison
Daniele Fifita
Moseese Fifita
Brodie Fischer
Liam Flaherty
Nicholas Frankovich
Mary Garriott
Catherine Gennaro
David Gregoire
Forest Gsell
Johnny Gurley
Anthony Gutierrez
Derek Hamm
David Hawkins
Lorette Hines
Charles Hood
Sean Hudson
Charity Jenkins
Lynn Kepner
Thomas Kijanowski
Cameron Kline
Kristel Kreiser



Javier Sandoval
New Hampshire/Vermont
January 1

Javier started with AIL and the DiChiaro Agency in 2008 after a successful career as a mortgage broker. He says he looked at several insurance opportunities but chose AIL based on the career path, the fact that we promote from within and lifetime renewals. He says that he enjoys helping other people define their goals, then working with them to develop a plan to achieve them. Javier, wife Gina, daughter Ashley and son Javier recently relocated to Hollis, New Hampshire.

FOUNDERS CLUB

December 2011 Qualifiers — Outstanding Producers & PR Representatives:



Ryan Kendl
Altig-Orlovic Agency
4th Qualification
\$161,190 Net ALP
81.2% Ret



Ronald Rivera
Cohen-Cohen Agency
3rd Qualification
\$62,795 Net ALP
83.0% Ret



Amy Shui
Giglione-Ackerman Agency
2nd Qualification
\$81,770 Net ALP
79.0% Ret



Bradley Weigand
Surace-Smith Agency
1st Qualification
\$50,823 Net ALP
95.5% Ret



Jun Ma
Altig-Orlovic Agency
2nd Qualification
\$56,819 Net ALP
92.2% Ret



Chuck Hill
Nevada Territory
3rd Qualification
17,542 Cards



The SA/GA Direct Code Field Training Bonus became available June 1, 2011 and we are excited by the results! The number of weekly bonuses has increased steadily, and the number of SAs and GAs who qualified has also increased. Want in on this action? Talk to your manager and see how much you can add to your income next month. You have until March 31st to maximize this bonus opportunity.

YTD BONUS LEADERS YTD Bonus Payout \$1,912,504

1



MARION MAGAT
\$73,798
Jatoft-Foti

2



CHRISTIAN NAPIZA
\$48,851
Jatoft-Foti

3



KAREN GAGARIN
\$22,779
Jatoft-Foti

4



Dominique Bertoncini
\$21,917
Jatoft-Foti

5



ALOMKONG SOUNDARA
\$21,182
Jatoft-Foti

DECEMBER BONUS LEADERS

December Bonus Payout \$302,420

December Bonus Qualifiers 468

1	Marion Magat	\$23,393	Jatoft-Foti	26	Ryan Fickert	\$2,064	Surace-Smith
2	Christian Napiza	14,988	Jatoft-Foti	27	Valerie Cormier	2,034	Steve Greer
3	Dominique Bertoncini	6,519	Jatoft-Foti	28	Bernadette Casciato	1,949	Simon Arias
4	Rebecca Najlis	6,237	Jatoft-Foti	29	Richard Lyddon	1,933	Steven DiChiaro
5	Aaron Haynes	5,406	Simon Arias	30	Bobby Szwaja	1,925	Theodore Pappas
6	Louis Giogaia	4,382	Theodore Pappas	31	Aaron McLean	1,902	Imran Satti
7	Matthew Cosic	4,358	Surace-Smith	32	Robert Dunn	1,875	Surace-Smith
8	Ofa Siasau	3,397	Steve Friedlander	33	Josephine Brown	1,868	Steve Friedlander
9	Karen Gagarin	3,344	Jatoft-Foti	34	Christopher Newman	1,774	Surace-Smith
10	Kyle Wrobel	3,155	Surace-Smith	35	Loretta Ekeroma	1,720	Steve Friedlander
11	Cameron Cimino	2,949	Simon Arias	36	Abdul Yusuff	1,700	Simon Arias
12	Bernard Oliphant	2,856	Altig-Orlovic-Hay	37	David P Holt	1,687	Slav Bitman
13	Timothy Clark	2,786	Surace-Smith	38	Matthew Conrad	1,686	Surace-Smith
14	Ruben Santillana	2,715	Steve Friedlander	39	Taneshia Solomon	1,683	Steve Greer
15	Nicole Johnson	2,659	Surace-Smith	40	Donny Shumkuenip	1,593	Steve Friedlander
16	Violetta Goldman	2,618	Oldham-Bianchi	41	Andre McCallum	1,592	Surace-Smith
17	Scott Smith	2,476	Fred Hadaya	42	Tevita Tupouniuia	1,591	Steve Friedlander
18	Andrew McQuade	2,428	Steven DiChiaro	43	Shahab Mahdavinejad	1,573	Theodore Pappas
19	Amanda Beyersdorff	2,406	Surace-Smith	44	Zachary Santino	1,565	Oldham-Bianchi
20	Kevin Ristau	2,385	Alex Roland	45	Mardolin Tutai	1,555	Steve Friedlander
21	Bryon Welch	2,358	Steve Friedlander	46	Jessica Tasky	1,534	Simon Arias
22	Jesse Remby	2,287	Simon Arias	47	Billy Northington	1,529	Alex Roland
23	Matthew Hodge	2,251	Oldham-Bianchi	48	Daniel Bernard	1,519	Oldham-Bianchi
24	Trevor Bailey	2,164	Imran Satti	49	Bradley Gray	1,517	Imran Satti
25	Samantha Romano	2,075	Fred Hadaya	50	Kevin Galloway	1,498	Fred Hadaya

Please Note: Bonuses listed consist of the top 50 bonus qualifiers. See insert for the remaining qualifiers of \$200 or more.

Contest ends March 31st, 2012. For full bonus details, visit www.ailife.com/arc/spotlight.aspx

Directors of the Month



Driving Excellence

Sales Director of the Month
Leaders growing leaders!
Murray Horowitz

Murray had 117% Growth over December 2010!
Excellent job, Murray!

PR Director of the Month
Leaders growing leaders!
Laurie Onasch

For her territories, Laurie increased leads in December 2011 by 2,806 over December 2010!
Way to go, Laurie!



LEADERSHIP ACADEMY

Leadership Academy 2012 is underway!

Enthusiastic future leaders from the U.S., Canada and New Zealand are taking advantage of this intense, relevant, game-changing training. Leadership Academy provides comprehensive training on all aspects of leadership, from basic skills to the finer points of Agency building. Qualifying Agents are invited to experience hands-on, exciting workshops where you'll learn how to:

- Build your Agency
- Increase sales
- Develop leadership skills
- Recruiting
- And more!



Leadership Academy is broken into four levels from basic to advanced:

101: Fundamentals of Agency Building – for Supervising Agents/General Agents

201: Building for Ownership – for all newly appointed Master General Agents and any Master General Agent/Regional General Agent whose Director or SGA feels would benefit

301: Top Gun – for any qualifying Master General Agent with \$225k of first 6 months Net Annualized Life Premium

401: Results Driven Leadership – for newly promoted State General Agents

Get with your SGA today to find out how you can get VIP access to AIL's next Leadership Academy!

Up next – Top Gun: March 7-8

"Leadership and learning are indispensable to each other."

— John F. Kennedy

■ Leadership



Rob Falvo

*Senior Vice President
of Field Operations*

Suspend Disbelief?

Some time ago, I read an article that asked me to "Suspend Disbelief," which is a different way of saying, "Believe anything is possible." One of the best areas of your life to apply this concept is to your success.

The most powerful determinant of your success is what you believe about your success. Do you want to be successful? Or do you believe you will be successful? And I don't mean, do you think success is possible? I mean, do you have that feeling deep in your gut that you will experience success? It's no coincidence that your actions reflect your answers to these questions. You're not going to commit the energy and time required to reach a goal if you don't believe you'll ever actually achieve it. It would be pointless. Success comes in the doing, and if you're not doing, you're certainly not succeeding.

For some reason, we must have concrete evidence before we will believe in something. Often our proof comes from outside influences and not within ourselves. Past difficulties and the opinions of others cause what you believe about your success to be flawed with doubt and skepticism. Your skepticism, which you presume to be based on rational thinking and an objective assessment of facts about yourself, is rooted in mental junk. Your doubts are not the product of accurate thinking, but habitual thinking. Somewhere along the path of life you accepted flawed conclusions as correct, and you began to live your life as if those wrong ideas about your potential were true. It's time to find the faith that you had in yourself before.

Instead of believing failure is an option, believe that success is the only possible outcome. Take the leap toward your goals and act as if your success is guaranteed. Going from your current level of achievement to one several levels higher in one bold jump is an almost unbelievable idea. You may have definite reservations about the possibility that you can make such exponential improvement at all. Suspend disbelief, and act. If you don't have proof that you can achieve success, do you have proof that you can't? If you must doubt something, doubt your limits.

No one holds the answer to how successful you will be except you. Your belief in yourself is the only proof you need.

Always remember the wisdom of Hebrews 11:1, "*Now faith is the substance of things hoped for, the evidence of things not seen.*"

COMPANY RECORDS 2011

ALL TIME RECORD
LARGEST 4TH QUARTER

\$12.8M

ALL TIME LARGEST
DECEMBER RECORD

You broke Company records in 2011 (Year of the Rabbit)
by leaps and bounds!

ALL TIME RECORD FOR THE YEAR, 2011

\$145M

ALL TIME RECORD
LARGEST 4TH QUARTER

\$39.7M

Take a bow!

**RECORD
BREAKERS
2011**



Ben Halali

Top RGA
Net ALP YTD: \$8,242,209

Top MGA
Net ALP YTD: \$4,468,285
SGA: Jatoft-Foti



Marion Magat

Top SA
First 6 Mo Agt YTD: \$653,097
SGA: Jatoft-Foti



Karen Gagarin

Top GA
First 6 Mo Agt YTD: \$1,468,394
Net ALP YTD: \$2,262,883
SGA: Jatoft-Foti



Tone Munro

Top PP
Net ALP YTD: \$477,306
SGA: Steve Friedlander

AIL Laptop on Demand supplemental online training on the Needs-Based Sales Presentation is available 24/7 on your laptop and the most popular browser-enabled smart phones, PDAs and tablet devices. You can see an entire Union presentation role-played with commentary to give you insight into the method behind the training. Many other training and reference materials are available on the site, and updates are ongoing.

Recent updates:

- New segments show how to transition from initial rapport building to presenting the No-Cost Introductory Offers according to lead type: POS, Referral and Child Safe.
- The Button-up segment explains what happens after the sale so your customer is well-informed and comfortable regarding his/her purchase.
- The Quality of Business segment helps you make sure your business issues quickly.
- The PR Training segment explains how our PR team works to establish relationships with our groups, and the Agent's role in preserving and enhancing these relationships.

Visit www.aillaptopondemand.com

User Name = sales@ailife.com

PW = LaptopNow

Agency trainers, talk to your SGA for Instructor logon credentials.

Check back frequently – new content is already in the works!

**PUT EXTRA PUNCH IN YOUR PRESENTATION
WITH AIL LAPTOP ON DEMAND!**



Dr. Lorretta Johnson

*Secretary-Treasurer
American Federation of Teachers, AFL-CIO*

Lorretta Johnson has been the Secretary-Treasurer of the American Federation of Teachers, AFL-CIO since July 2011. Later that year, she was elected treasurer of the AFT Educational Foundation and chair of the AFT Benefit Trust. She also served as a vice president of the AFL-CIO. Johnson also serves on the board of directors of the Albert Shanker Institute, the AFL-CIO's Union Privilege organization and the AFL-CIO Transportation Trades Department.

Before becoming AFT secretary-treasurer, Johnson was the union's executive vice president, and chaired the AFT Paraprofessionals and School-Related Personnel (PSRP) program and policy council. She was president of the Baltimore Teachers Union's paraprofessional chapter for 35 years and president of AFT-Maryland for 17 years.

Johnson started her career in 1966 as a teacher's aide in a Baltimore elementary school, where she organized paraprofessionals like her into the Baltimore Teachers Union. In 1970, she negotiated the union's first contract. Over the years, she also served as chief negotiator for teacher and paraprofessional contracts.

Johnson holds several leadership positions outside the AFT and has received many honors for her activism and service to the field of education.

Johnson is the proud mother of three children, whom she raised with her late husband, Leonard. She has seven grandchildren and four great-grandchildren.



Robert Roach, Jr.

*General Secretary-Treasurer
International Association of Machinists
and Aerospace Workers*

Robert Roach started in the IAM as a ramp serviceman for TWA and a member of Local Lodge 1056 in New York. Soon after, he transferred to Local Lodge 1445 in Newark, NJ. He was elected as a shop steward in 1976 and served as Grievance Committee Chairman from 1979 through 1992.

Roach held other offices in Local Lodge 1445, including trustee, vice president and president.

In 1984, Roach was elected District Lodge 142 trustee and also served as coordinator for the District's Human Rights Committee. He became a District 142 General Chairman in 1992.

In 1994, Roach was appointed Transportation Department Special Representative and a Grand Lodge Representative (GLR) in 1996. From GLR, he became General Vice President of the Transportation Department on June 1, 1999.

Roach earned a Bachelor of Science degree in Labor and Management Relations at the Empire State Labor College and is a graduate of the Labor Studies program at the Cornell School of Labor.

NEW LAB MEMBERS



Individual Producers

1. Mark Neilson Provo, UT	2. Viet Chung San Jose, CA	3. Michal Majewski Saskatoon, SK	4. Maria Rocha Roseville, CA	5. Kyle Duffy San Jose, CA	6. Rebecca Najlis San Jose, CA
7. Leane Nguyen Roseville, CA	8. Kristy Nguyen Roseville, CA	9. Tone Munro Auckland, NZ	10. Jason Siliva Auckland, NZ	11. Jason Alper Concord, CA	12. Nancy Solar San Jose, CA
13. Natasha Cordova San Jose, CA	14. Erez Shabtay Los Angeles, CA	15. Tibor Simon Surrey, BC	16. Kim Nguyen San Jose, CA	17. Ben Halali San Jose, CA	18. John Holstein Roseville, CA
19. Mauselie Dor Miami Lakes, FL	20. Ryan Kendl Huntington Beach, CA				

IceBreakers

Jeffrey Pearce
Auckland,NZ
\$15,752 Net ALP
Sara Welch MGA
Steve Friedlander SGA

Jack Croxall
Cleveland, OH
\$12,476 Net ALP
Matthew Parks MGA
Surace-Smith SGA

Francisco Alejo
Concord, CA
\$12,416 Net ALP
Doreen Ryan-Foti MGA
Jatoft-Foti SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

December Production						YTD Production					
Rank	Name	Net ALP	Net to Gross	Retention	MGA	Rank	Name	Net ALP	Net to Gross	Retention	MGA
1.	Mark Neilson	\$67,768	73.3	Nicholas Lorence	Altig-Orlovic	1.	Tone Munro	\$477,306	88.5	Norman Sellen	Steve Friedlander
2.	Viet Chung	64,523	86.0	Ben Halali	Jatoft-Foti	2.	Mark Neilson	301,923	73.3	Nicholas Lorence	Altig-Orlovic
3.	Michal Majewski	60,846	74.6	Bobby Gujral	Altig-Orlovic	3.	Erez Shabtay	301,421	92.2		Cohen-Cohen
4.	Maria Rocha	58,588	85.8		Jatoft-Foti	4.	Ryan Kendl	300,456	81.2	Nicholas Lorence	Altig-Orlovic
5.	Kyle Duffy	54,869	92	Ben Halali	Jatoft-Foti	5.	Rebecca Najlis	281,479	82.3	Ben Halali	Jatoft-Foti
6.	Rebecca Najlis	54,038	82.3	Ben Halali	Jatoft-Foti	6.	Kristy Nguyen	281,132	90.4		Jatoft-Foti
7.	Leane Nguyen	48,921	100		Jatoft-Foti	7.	Michal Majewski	272,401	74.6	Bobby Gujral	Altig-Orlovic
8.	Kristy Nguyen	45,773	90.4		Jatoft-Foti	8.	Maria Rocha	267,199	85.8		Jatoft-Foti
9.	Tone Munro	44,392	88.5	Norman Sellen	Steve Friedlander	9.	Viet Chung	261,244	86.0	Ben Halali	Jatoft-Foti
10.	Jason Siliva	42,526	100	Ofa Tupouniuia	Steve Friedlander	10.	Ben Halali	259,145	80.4	Ben Halali	Jatoft-Foti
11.	Jason Alper	39,694	100	Jose Harb	Jatoft-Foti	11.	Amy Shui	250,985	79.0		Giglione-Ackerman
12.	Nancy Solar	38,873	95	Ben Halali	Jatoft-Foti	12.	Katie Massart	232,204	90.5	Brenton Betts	Altig-Orlovic
13.	Natasha Cordova	38,412	97	Ben Halali	Jatoft-Foti	13.	Lily Tchen	228,924	91.7		Cohen-Cohen
14.	Erez Shabtay	33,764	92.2		Cohen-Cohen	14.	Max Quasem	216,152	87.2		Cohen-Cohen
15.	Tibor Simon	32,247	79.8	James Raymond	Altig-Orlovic	15.	Omar Hashimi	212,399	76.5		Jatoft-Foti
16.	Kim Nguyen	31,418	98	Ben Halali	Jatoft-Foti	16.	Yvonne Zarathustra	200,612	79.7	Yvonne Zarathustra	Jatoft-Foti
17.	Ben Halali	30,585	80.4	Ben Halali	Jatoft-Foti	17.	Bruce Tan	196,355	85.4	Christopher Clark	Altig-Orlovic
18.	John Holstein	28,614	76.9		Jatoft-Foti	18.	Roghie Hassan Loo	194,838	75.1	Byron Paz	Josh Chalom
19.	Mauselie Dor	28,494	88	Fritznel Octave	Williams-Zophin	19.	Terrence Asuncion	193,934	82.2		Jatoft-Foti
20.	Ryan Kendl	28,422	81.2	Nicholas Lorence	Altig-Orlovic	20.	Ronald Rivera	169,551	83.0		Cohen-Cohen
21.	Lafi Papalii	28,267	71.5	Lorenzo Lameko	Steve Friedlander	21.	Lesina Ah Sue	167,962	68.7	Stephen Hill	Steve Friedlander
22.	Omar Hashimi	27,978	76.5		Jatoft-Foti	22.	Fritznel Octave	156,582	88.5	Fritznel Octave	Williams-Zophin
23.	Lily Tchen	26,583	91.7		Cohen-Cohen	23.	Joshua Lenix	155,881	91.3	Mathew Hart	Surace-Smith
24.	Raquel Baldwin	26,035	90.1	Nicholas Lorence	Altig-Orlovic	24.	Richard Luzaich	155,632	83.9		Alt-Orl-Deley
25.	Meredith Divita	24,663	100	Ben Halali	Jatoft-Foti	25.	Mauselie Dor	155,130	88	Fritznel Octave	Williams-Zophin
26.	Herivelto Pereira	24,268	89.9		Jatoft-Foti	26.	Robert Ulreich	153,400	91.5		Jatoft-Foti
27.	Donald Wilds	24,256	99	Justin Adams	Simon Arias	27.	Steve Marker	152,483	79.3	Troy Plummer	Alt-Orl-Hay
28.	Mary Ann Gaelic	24,112	85.4		Steve Friedlander	28.	Samvel Tigranyan	151,371	84.7	Erik Graham	Cohen-Cohen
29.	Scott Curtis	22,455	93		Jatoft-Foti	29.	Samson Adelufosi	150,115	84.6		Giglione-Ackerman
30.	Timothy Cruise	22,401	72.9		Altig-Orlovic	30.	Casey Sperzel	150,044	80.0	James Allen	Travis Moody
31.	Charles Diulus	22,273	90	Matthew Diulus	Simon Arias	31.	Justin Germany	149,983	71.1	Justin Germany	Dan Rubio
32.	Paul Derenzo	22,233	98	Justin Adams	Simon Arias	32.	Christian Napiza	146,133	74.4	Ben Halali	Jatoft-Foti
33.	Jesusdieu Portilus	21,431	89	Fritznel Octave	Williams-Zophin	33.	Joey Kennedy	145,859	73.2	Ryan Stenglein	Altig-Orlovic
34.	Reza Zabihi	21,274	100	Ben Halali	Jatoft-Foti	34.	Matt Flores	145,643	73.4	Yvonne Zarathustra	Jatoft-Foti
35.	Maren Conway	21,181	91	Marisa Wilgruber	Fred Hadaya	35.	Scott Hanna	145,326	80.5	Scott Hanna	Williams-Zophin
36.	Joshua Cosentino	20,566	100	Brenda Welsh	Simon Arias	36.	Steven Stensrud	145,226	76.9	John McGrath	Altig-Orlovic
37.	Kevin Appasamy	20,510	75.5		Altig-Orlovic	37.	Bernard Olyphant	142,636	92.8	Troy Plummer	Alt-Orl-Hay
38.	Tevita Tupouniuia	20,443	85.9	Ofa Tupouniuia	Steve Friedlander	38.	Tibor Simon	142,055	79.8	James Raymond	Altig-Orlovic
39.	Amy Shui	19,632	79.0		Giglione-Ackerman	39.	Mario Andres Chavez	139,396	86.1	Doreen Ryan-Foti	Jatoft-Foti
40.	Katie Massart	19,526	90.5	Brenton Betts	Altig-Orlovic	40.	Cherri Xie	138,087	89.4	Ryan Stenglein	Altig-Orlovic
41.	Richard Luzaich	19,127	83.9		Alt-Orl-Deley	41.	Ross Ewen	135,748	80.8		Scott Rehberg
42.	Steven Stensrud	18,818	76.9	John McGrath	Altig-Orlovic	42.	Chad Davis	134,644	79.9	Haoyu Xu	Imran Satti
43.	Alex Rozotto	18,451	78.2	Doreen Ryan-Foti	Jatoft-Foti	43.	Al-Karim Walji	133,731	82.3		Altig-Orlovic
44.	Bruce Viaje	18,224	69.5	Bobby Gujral	Altig-Orlovic	44.	Brock Lampee	130,655	84.5		Tiffany Roland
45.	Tara Russell	18,221	81	Ben Halali	Jatoft-Foti	45.	Timothy Cruise	129,455	72.9		Altig-Orlovic
46.	Bruce Tan	17,998	85.4	Christopher Clark	Altig-Orlovic	46.	Jun Ma	129,152	92.2	Bobby Gujral	Altig-Orlovic
47.	Ronald Rivera	17,991	83.0		Cohen-Cohen	47.	Francois Telfort	128,973	82.5	Ryan Hall	Laura Fisher
48.	Corey Neff	17,968	88.2	Corey Neff	Brandon Cooley	48.	Beth Snow	128,055	82.		

■ Supervising Agents



1. Marion Magat
Roseville, CA



2. Christian Napiza
San Jose, CA



3. Matthew Cosic
Cleveland, OH



4. Rebecca Najlis
San Jose, CA



5. Pamela Altman
Columbus, OH

December Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Marion Magat	\$196,299	\$196,299	89			Jatoft-Foti
2.	Christian Napiza	153,851	164,585	90		Ben Halali	Jatoft-Foti
3.	Matthew Cosic	48,823	68,221		77.7	Nicholas Zangardi	Surace-Smith
4.	Rebecca Najlis	45,939	99,377	97		Ben Halali	Jatoft-Foti
5.	Pamela Altman	40,698	47,564	89		Elias Hazen	Surace-Smith
6.	Viet Chung	37,995	108,337	93		Ben Halali	Jatoft-Foti
7.	Louis Giogaia	36,506	35,183	95		Syed Quadri	Theodore Pappas
8.	Christopher Newman	35,551	34,657		72.9	Mathew Hart	Surace-Smith
9.	Melissa Wartman	27,505	32,664	88		Matthew Parks	Surace-Smith
10.	Samantha Romano	25,831	26,739	84		Marisa Willgruber	Fred Hadaya

ALL TIME RECORD: MARION MAGAT \$286,210 1st Six Mo Agt

ALL TIME RECORD: MARION MAGAT \$286,210 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Marion Magat	\$653,097	\$660,467	89			Jatoft-Foti
2.	Christian Napiza	387,105	460,498	90		Ben Halali	Jatoft-Foti
3.	Matthew Cosic	285,325	473,559		77.7	Nicholas Zangardi	Surace-Smith
4.	Christopher Newman	196,747	295,332		72.9	Mathew Hart	Surace-Smith
5.	Viet Chung	183,754	366,337	93		Ben Halali	Jatoft-Foti
6.	Henry Briggs	182,378	206,853		71.8	Taina Lameko	Steve Friedlander
7.	Alomkone Soundara	176,770	197,285	91			Jatoft-Foti
8.	Luan Hajnaj	168,274	301,008		77.6	Matthew Parks	Surace-Smith
9.	Steven Rotherforth	166,042	329,929		80.4	Stephen Jubrey	Oldham-Bianchi
10.	Pamela Altman	159,596	221,452		69.0	Elias Hazen	Surace-Smith

ALL TIME RECORD: MARION MAGAT \$653,097 1st Six Mo Agt HOT NEW RECORD

ALL TIME RECORD: \$959,675 Net ALP

■ General Agents



1. Karen Gagarin
Roseville, CA



2. Ariana Jones
Flushing, NY



3. Kyle Wrobel
Columbus, OH



4. Kevin Holtz
Cleveland, OH



5. Dominique Bertoncini
San Jose, CA

December Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Karen Gagarin	\$263,968	\$363,004		72.7		Jatoft-Foti
2.	Ariana Jones	101,180	134,700		72.8	Jason Bratin	Theodore Pappas
3.	Kyle Wrobel	82,462	92,797		68.6	Mathew Hart	Surace-Smith
4.	Kevin Holtz	71,094	95,282		76.6	Nicholas Zangardi	Surace-Smith
5.	Dominique Bertoncini	62,835	70,489	88		Jose Harb	Jatoft-Foti
6.	Seiloni Filimoehala	60,724	63,842		68.7	Simon Rolland	Steve Friedlander
7.	Bryon Welch	60,444	76,719		86.7	Sara Welch	Steve Friedlander
8.	Amanda Beyersdorff	49,787	70,382		80.0	Mathew Hart	Surace-Smith
9.	Matthew Conrad	48,059	66,590		81.6	Matthew Parks	Surace-Smith
10.	Nasr Quadri	45,321	45,733		87.3	Syed Quadri	Theodore Pappas
11.	Ofa Siasau	42,824	42,740	94		William Smith	Steve Friedlander
12.	Mark Glazer	41,336	41,588		73.4	Jason Bratin	Theodore Pappas
13.	Rachel Bryson	41,291	53,105		74.4	Thomas Vena	Simon Arias
14.	Robert Dunn	39,842	66,384	97		Patrick Bendure	Surace-Smith
15.	Erik Boyd	38,797	43,524		75.0	Marissa Willgruber	Fred Hadaya
16.	Matthew Hodge	38,547	55,678	91		Brett Gryksa	Oldham-Bianchi
17.	Dustin Dunlap	37,468	57,810		78.5	Patrick Bendure	Surace-Smith
18.	Sione Aholoka	36,118	35,586		69.5	William Smith	Steve Friedlander
19.	Souleymane Bah	35,742	45,888		68.4	Samuel Cohen	Fred Hadaya
20.	Zachary Santino	35,120	45,135	93		Stephen Jubrey	Oldham-Bianchi

ALL TIME RECORD: KAREN GAGARIN \$441,104 1st Six Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Karen Gagarin	\$1,468,394	\$2,262,883		72.7		Jatoft-Foti
*2.	Ariana Jones	701,912	948,667		72.8	Jason Bratin	Theodore Pappas
*3.	Seiloni Filimoehala	567,913	644,124		68.7	Simon Rolland	Steve Friedlander
*4.	Kyle Wrobel	518,289	883,197		68.6	Mathew Hart	Surace-Smith
*5.	Kevin Holtz	504,912	811,642		76.6	Nicholas Zangardi	Surace-Smith
6.	Sione Aholoka	488,533	572,389		69.5	William Smith	Steve Friedlander
7.	Dustin Dunlap	433,075	773,163		78.5	Patrick Bendure	Surace-Smith
8.	John Setu	406,866	488,802		72.2	Simon Rolland	Steve Friedlander
9.	James Aalders	396,142	472,729		68.0	Haoyu Xu	Imran Satti
10.	Bryon Welch	393,112	533,892		86.7	Sara Welch	Steve Friedlander
11.	Mark Glazer	366,636	451,205		73.4	Jason Bratin	Theodore Pappas
12.	Nasr Quadri	356,631	530,028		87.3	Syed Quadri	Theodore Pappas
13.	Rachel Bryson	345,657	446,567		74.4	Thomas Vena	Simon Arias
14.	Travis Picklesimer	330,222	457,618		70.4	Darron Hacker	Surace-Smith
15.	Matthew Conrad	327,965	528,355		81.6	Matthew Parks	Surace-Smith
16.	Barbara Corigliano	274,909	330,526		69.8		Sabrina Lloyd
17.	Matthew Ficarra	274,537	473,117		82.1	Michael Romeo	Oldham-Bianchi
18.	David Livingston	272,824	523,938		78.7	Daniel Hartwig	Surace-Smith
19.	Erik Boyd	265,218	341,851		75.0	Marisa Willgruber	Fred Hadaya
20.	Alexander Dorey	258,868	322,629		70.7	Robert Kanaan	Imran Satti

ALL TIME RECORD: KAREN GAGARIN \$1,468,394 1st Six Mo Agt HOT NEW RECORD

ALL TIME RECORD: KAREN GAGARIN \$2,262,883 Net ALP HOT NEW RECORD

■ Master General Agents



1. Patrick Bendure
Columbus, OH



2. Jason Bratin
Flushing, NY



3. Mathew Hart
Columbus, OH



4. Justin Adams
Pittsburgh, PA



5. Matthew Parks
Cleveland, OH



6. Simon Rolland
Auckland, NZ



7. Ofa Tupouniuua
Auckland, NZ



8. Elias Hazen
Columbus, OH



9. Samuel Cohen
Plymouth Mtg., PA



10. Nicholas Zangardi
Cleveland, OH

December Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Patrick Bendure	\$188,748	\$295,156		78.0	Surace-Smith
2.	Jason Bratin	187,381	241,936		74.0	Theodore Pappas
3.	Mathew Hart	155,327	226,306		73.1	Surace-Smith
4.	Justin Adams	133,614	175,515		70.4	Simon Arias
5.	Matthew Parks	114,667	169,001		77.0	Surace-Smith
6.	Simon Rolland	99,035	133,699		74.0	Steve Friedlander
7.	Ofa Tupouniuua	90,555	142,459		75.9	Steve Friedlander
8.	Elias Hazen	76,315	105,416		71.8	Surace-Smith
9.	Samuel Cohen	74,466	139,301		69.3	Fred Hadaya
10.	Nicholas Zangardi	71,562	97,095		70.7	Surace-Smith
11.	Marisa Willgruber	67,183	76,492		72.2	Fred Hadaya
12.	Brandon MacDonald	64,496	65,925	90		Scott Sonnenberg
13.	Jose Harb	62,835	68,849	88		Jatoft-Foti
14.	Stephen Hill	61,706	140,612		72.5	Steve Friedlander
15.	William Smith	61,286	59,061		68.2	Steve Friedlander
16.	Sara Welch	60,444	77,683		86.3	Steve Friedlander
17.	Matthew Diulus	59,890	93,968		72.7	Simon Arias
18.	Stephen Jubrey	56,119	109,785		78.4	Oldham-Bianchi
19.	Matthew Turnquist	54,290	65,278		73.6	Steven DiChiaro
20.	Mark Wyner	53,618	54,546		68.8	Sabrina Lloyd

ALL TIME RECORD: BEN HALALI \$438,277 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Jason Bratin	\$1,193,954	\$1,709,294		74.0	Theodore Pappas
*2.	Patrick Bendure	1,185,457	2,534,346		78.0	Surace-Smith
*3.	Simon Rolland	1,151,844	1,496,743		74.0	Steve Friedlander
*4.	Matthew Parks	1,108,277	1,788,458		77.0	Surace-Smith
*5.	Justin Adams	933,563	1,378,928		70.4	Simon Arias
6.	Mathew Hart	855,820	1,415,203		73.1	Surace-Smith
7.	Brett Gryska	803,838	1,490,406		71.5	Oldham-Bianchi
8.	Matthew Diulus	772,823	1,026,043		72.7	Simon Arias
9.	Darron Hacker	642,918	960,920		71.1	Surace-Smith
10.	Stephen Jubrey	633,475	1,339,494		78.4	Oldham-Bianchi
11.	Samuel Cohen	630,138	1,341,241		69.3	Fred Hadaya
12.	Stephen Hill	612,864	1,581,008		72.5	Steve Friedlander
13.	Haoyu Xu	609,711	729,170		73.2	Imran Satti
14.	Elias Hazen	597,921	850,984		71.8	Surace-Smith
15.	Daniel Hartwig	569,392	964,939		77.9	Surace-Smith
16.	Michael Romeo	549,744	996,078		78.1	Oldham-Bianchi
17.	Hal Herman	527,960	1,181,020		78.8	Oldham-Bianchi
18.	Matt Turnquist	522,374	646,884		73.6	Steven DiChiaro
19.	Casey Kunash	489,465	723,259		74.2	Simon Arias
20.	Levar Morgan	488,098	847,081		70.2	Theodore Pappas

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$4,468,285 Net ALP HOT NEW RECORD

■ Regional General Agents



1. Michael Vasu
Cleveland, OH



2. Patrick Bendure
Columbus, OH



3. Thomas Vena
Pittsburgh, PA



4. Justin Adams
Pittsburgh, PA



5. Bo Gentile
Plantation, FL

December Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Michael Vasu	\$419,405	\$647,435		74.4	Surace-Smith
2.	Patrick Bendure	315,215	471,618		75.8	Surace-Smith
3.	Thomas Vena	281,602	410,577		76.2	Simon Arias
4.	Justin Adams	209,498	283,905		72.1	Simon Arias
5.	Bo Gentile	189,450	324,845		68.0	Williams-Zophin
6.	Zachary Hart	188,158	300,174		78.7	Surace-Smith
7.	Samuel Cohen	146,738	241,391		70.7	Fred Hadaya
8.	Stephen Hill	143,355	249,642		77.0	Steve Friedlander
9.	Simon Rolland	134,881	180,987		74.9	Steve Friedlander
10.	Brett Gryska	127,047	237,891		76.5	Oldham-Bianchi

ALL TIME RECORD: BEN HALALI \$980,159 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$1,435,508 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Taina Lameko	\$2,913,170	\$4,271,278		68.1	Steve Friedlander
*2.	Michael Vasu	2,762,739	4,998,923		74.4	Surace-Smith
3.	Thomas Vena	2,522,491	3,792,357		76.2	Simon Arias
4.	Patrick Bendure	2,203,976	3,970,511		75.8	Surace-Smith
5.	Justin Adams	1,957,267	2,935,980		72.1	Simon Arias
6.	Brett Gryska	1,760,819	3,365,404		76.5	Oldham-Bianchi
7.	Bo Gentile	1,707,898	2,785,790		68.0	Williams-Zophin
8.	Simon Rolland	1,531,926	2,026,406		74.9	Steve Friedlander
9.	Stephen Hill	1,375,673	2,657,405		77.0	Steve Friedlander
10.	Samuel Cohen	1,173,958	2,527,969		70.7	Fred Hadaya

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$8,242,209 Net ALP HOT NEW RECORD

State General Agents

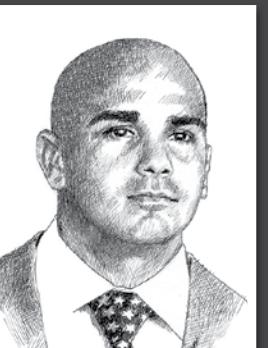
Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



**Jim
Surace**
CATEGORY I



**Marcus
Smith**
CATEGORY I



**Simon
Arias**
CATEGORY II



**Theodore
Pappas**
CATEGORY III



**Steven
DiChiaro**
CATEGORY IV



**Scott
Sonnenberg**
CATEGORY VI



Mark Beckford
Net ALP \$57,477



Sabrina Lloyd
Net ALP \$184,433

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

December

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor
I	Surace-Smith	76.4	\$732,726	\$360,000	204	163.5	367	
	Jatoft-Foti	73.3	718,377	468,000	153	64.2	218	
II	Simon Arias	74.2	489,858	182,000	269	74.9	344	
	Williams-Zophin	70.4	187,939	195,000	96	59.3	156	
III	Theodore Pappas	75.0	244,101	135,000	181	39.1	220	
	Matt Henderson	69.1	116,105	135,000	86	67.9	154	
IV	Steven DiChiaro	71.7	106,665	109,000	98	54.5	152	
	Slav Bitman	69.3	105,784	109,000	97	54.9	152	
VI	Scott Sonnenberg	72.4	151,414	78,000	194	390.9	585	

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor
I	Surace-Smith	76.4	\$5,886,573	\$4,320,000	136	50	186	
	Jatoft-Foti	73.3	5,225,503	5,616,000	93	25	118	
II	Simon Arias	74.2	4,591,739	2,184,000	210	102	312	
	Fred Hadaya	71.1	1,572,596	1,824,000	86	21	107	
III	Theodore Pappas	75.0	2,517,888	1,620,000	155	92	248	
	Matt Henderson	71.7	1,770,247	1,308,000	135	59	194	
IV	Steven DiChiaro	71.7	1,770,247	1,308,000	135	59	194	
	Imran Satti	71.1	1,589,602	1,308,000	122	12	133	
VI	Joseph Diecedue	70.7	902,365	936,000	96	10	106	

December

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mark Beckford	73.4	\$57,477	
	Jeremy Welch	75.5	50,634	
	Michael LiBassi	75.6	44,415	
	Cisco Perez	70.8	35,313	
	Sinner-Sinner	70.5	34,836	
Start-Up	Sabrina Lloyd	69.7	\$184,433	
	Alex Roland	72.9	121,398	
	Dorian Oldham	70.7	94,082	
	Kevin Davis	68.6	52,222	
	Samantha Chui	98	35,917	
	Christopher Jordan	83	26,356	
	Jeremy Harbin	69.4	23,156	
	Jason Adamo	94	18,584	

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Jeremy Welch	75.5	\$702,333	
	Mark Beckford	73.4	519,373	
	Michael LiBassi	75.6	498,563	
	Cisco Perez	70.8	388,484	
	Sinner-Sinner	70.5	337,586	
Start-Up	Sabrina Lloyd	69.7	\$1,124,890	
	Alex Roland	72.9	661,342	
	Dorian Oldham	70.7	611,203	
	Kevin Davis	68.6	380,084	
	Jeremy Harbin	69.4	297,716	
	Samantha Chui	98	87,378	
	Christopher Jordan	83	55,394	
	Jason Adamo	94	49,489	

■ Public Relations



1. Chuck Hill
CATEGORY I
Lodi, CA



2. Vivian Dwyer
CATEGORY I
Ashland, VA



1. Robin Andrade
CATEGORY II
Malden, MA



2. George Farenthold
CATEGORY II
Rochester, NY



1. Lisa Verlander
CATEGORY III
Hampton, VA



2. Jodi Oleson
CATEGORY III
Oshkosh, WI



1. Randy Stockley
CATEGORY IV
Winnipeg, MB



2. Lori Vaughn
CATEGORY IV
Portland, OR



Rookie
Lisa Verlander
Hampton, VA



IceBreaker
Jodi Oleson
Oshkosh, WI



Top Manager
Jessica Ingerick
Arlington, VA

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2010 Hire Date

ICEBREAKER: Reps with 2011 Hire Date

Category	Rank	Name	Production in Cards	Territory
I	1.	Chuck Hill	5,430	Northern California/Debbie Enstedt
	2.	Vivian Dwyer	4,740	Virginia/Jessica Ingerick
	3.	Gabriela Berloni	4,568	Toronto/Brenda Stipanovich
	4.	Brenda Di Somma	3,465	New Jersey/Christian Chavez
	5.	Donald Spohn	2,279	Ohio/Judy Spade
II	1.	Robin Andrade	3,689	Massachusetts/Susan Kelleher
	2.	George Farenthold	2,631	New York State/J T Tasker
	3.	Erica Dalager	2,324	Minnesota/Laurie Onasch
	4.	Brett Hulme	1,504	Georgia/John Keliher
	5.	Maureen Roberts	1,294	New York State/J T Tasker
III	1.	Lisa Verlander	3,456	Virginia/Jessica Ingerick
	2.	Jodi Oleson	1,800	Wisconsin/Laurie Onasch
	3.	Mario Soljan	1,650	New Zealand/Steve Friedlander
	4.	Patrena Smith	1,553	Connecticut/Susan Kelleher
	5.	Leo Van Den Bussche	1,508	Manitoba/Jacqueline deVooght
IV	1.	Randy Stockley	1,563	Manitoba/Jacqueline deVooght
	2.	Lori Vaughn	1,342	Oregon/Laurie Onasch
	3.	Amanda Mlinaz	1,188	Minnesota/Erica Dalager
	4.	Darrell Dorey	1,177	Maritime/Denise Gilbert
	5.	Anna Guido-Rohrer	1,030	Ohio/Michelle Baxter
Rookie	1.	Lisa Verlander	3,456	Virginia/Jessica Ingerick
IceBreaker	1.	Jodi Oleson	1,800	Wisconsin/Laurie Onasch
Manager	1.	Jessica Ingerick	5,874	Laurie Onasch
	2.	J T Tasker	5,490	Tim Farr
	3.	Christian Chavez	4,164	Susan Fuldauer

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

Category	Rank	Name	Production in Cards	Territory
I	*1.	Chuck Hill	36,048	Northern California/Debbie Enstedt
	*2.	Malka Arony	29,873	Arizona/Rachelle Valdez
	3.	Mark Gagliardi	22,907	Northern California/Chuck Hill
	4.	Rona Pileggi Spano	19,350	Chicago/Dawn Trudden
	5.	Brenda Di Somma	18,666	New Jersey/Christian Chavez
II	*1.	Robin Andrade	22,159	Massachusetts/Susan Kelleher
	*2.	J T Tasker	14,048	New York State/J T Tasker
	3.	Erica Dalager	12,147	Minnesota/Laurie Onasch
	4.	George Farenthold	9,944	New York State/J T Tasker
	5.	Jessica Ingerick	8,343	MD/DC/N Virginia/Laurie Onasch
III	*1.	Mario Soljan	23,074	New Zealand/Steve Friedlander
	*2.	David Blaisdell	17,868	Tennessee/Beth Farm
	3.	Cheryl Cook	14,655	Pennsylvania/Brenda Stipanovich
	4.	Tamara Williams	13,350	Indiana/Michelle Baxter
	5.	Bonnie Ellingson	11,219	Minnesota/Erica Dalager
IV	*1.	Darrell Dorey	16,836	Maritime/Denise Gilbert
	*2.	Kate Langthorn	15,409	Hawaii/Daryl Barnett
	3.	Sandra Knapp	10,818	Wisconsin/Laurie Onasch
	4.	Lori Vaughn	10,551	Oregon/Laurie Onasch
	5.	Anna Guido-Rohrer	9,882	Ohio/Michelle Baxter

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

■ Perspective



Scott Smith

President & Chief Marketing Officer

Committed to Success in 2012

Are you committed to success in 2012? Do you think so... or do you know so? Are you 100% committed to doing the things that will allow you to realize your goals? I ask about being 100% committed, because if you are 99% committed you will surely fail. When you are 100% committed there is no turning back, your *Leap of Faith* has you already in the air. At 99% you haven't even left the ground. It's too easy to turn back.

What do you intend to accomplish this year — what is your goal? More important — do you have a plan to achieve your goals? Most important — is it in writing? And is it attainable? And lastly — does your written plan contain measurable, incremental and dated areas in which you are able to inspect your progress?

While I believe you must have the vision associated with goal setting, and I agree with the need to have goals, I am very careful not to let annual goals interfere with success.

"Annual goals interfere with success"... what can I possibly mean by that? What I mean is that annual goals must contain clearly identifiable and incremental smaller goals. If long term success is your goal, then success TODAY must be achieved. If you don't have short term and measurable stairs to climb, you're subjecting yourself to an unrealistic time element.

For example, let's say you run in the field this week and you believe you're capable of writing about \$1,000 of premium per day. The first two days for whatever reasons no sales are made. No problem you may think, I have three days left, more than half the week. Problem is if your goal was \$5,000 for the week, you're now looking at the need to average nearly \$1,700 the last three days or significantly higher than what you previously believed you were capable of doing. In this case, measuring results daily creates a much *higher sense of urgency* if short-term goals are not met. Remember, a longer term goal is a must, but the success associated with it must be measured in small increments.

Next, is your plan in writing? Written goals are sort of like the GPS in your car. It shows the start, it shows the end, but most importantly it shows the path. Earlier I asked if your goals were attainable. By attainable, I mean is your goal lofty enough to take your performance to another level but realistic enough to not demotivate you if you're slightly off track? Your plan needs to sit right between lofty and attainable.

Let's not confuse attainable with easy. There are three main components to your success recipe. They are your current skill level, your potential skill level and how hard you are willing to work. While your current skill level is what it is, you must be willing to spend additional time on getting better. And remember, getting better doesn't necessarily mean getting a higher percentage close. It can mean more referrals with a higher conversion ratio. It can mean setting appointments with better geographic compatibility. It can mean less drop downs. Getting better can also mean an improved warm-up and improved conservation efforts.

But how hard are you willing to work? It's easy to set a goal but it's a different scenario to understand the level of effort that is required to meet the goal. Don't fool yourself if you're not willing to put the time in. That's a material part of your goal being realistic.

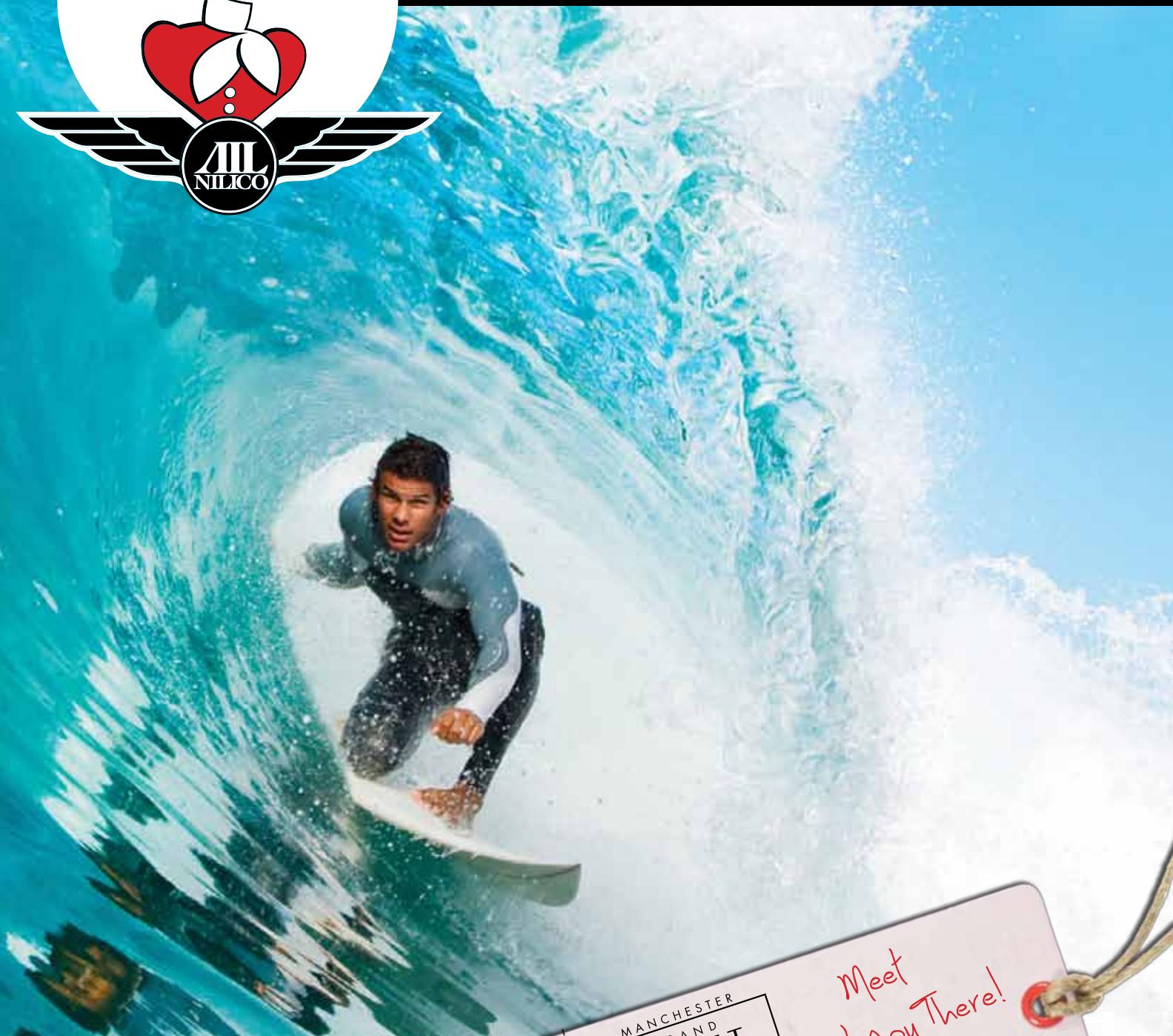
You have no entitlement to success in 2012. But you can buy it ... if you're willing to pay the price.

Scout & Sash



Please use caution

WHEN BOARDING



Leadership Bonus

Total: \$1,298,671

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$100,396	Levar Morgan	\$5,538	Alomkone Soundara	\$2,249	Alexander Dorey	\$1,317	Tevita Tupouniuia	\$807
Patrick Bendure	41,222	Mitch Duplantis	5,432	Christine Judge	2,223	Jonathan MacLennan	1,316	Atta Saleh	801
Mathew Hart	32,757	Michael Laramie	5,379	Matthew Conrad	2,198	Sara Vaz	1,298	Jake Yagian	800
Justin Adams	30,410	Alex Hernandez	5,359	Matthew Hodge	2,185	Luay Ghawi	1,294	Donny Shumkuenip	797
Jason Bratin	27,627	Ryan Vopat	5,328	Amanda Beyersdorff	2,178	Pamela Furuya	1,290	Michael Logue	796
Ofa Tupouniuia	25,940	Andrea Nichols	5,285	Evan Holzhauer	2,176	Ryan O'Malley	1,286	Jodi Bohdal	794
Simon Rolland	25,404	Steven Cox	5,247	Ariana Jones	2,173	Dustin Dunlap	1,248	Shahab Mahdavinejad	787
Matthew Parks	21,898	Randy Teyssier	4,961	Brandon Teter	2,062	Chad Hatfield	1,238	Nathaniel Faber	778
Bobby Gujral	19,677	Craig Strompf	4,666	Raymond Risucci	2,037	Melissa Wartman	1,228	Nicholas Moore	767
Samuel Cohen	19,065	Dorian Brown	4,555	Ashlynn Orng	1,996	Robert Shafer	1,218	Jessica Santamarina	765
Stephen Hill	17,175	Norman Sellen	4,504	Casey Kunash	1,987	Kiet Truong	1,194	Blake Higuchi	763
Stephen Jubrey	16,886	Cara DeFiore	4,234	Fritznel Octave	1,912	Rachel Bryson	1,179	Daniel Bernard	759
Nicholas Zangardi	15,923	Rodney Ward	4,119	Kasali Kotun	1,912	Aaron McLean	1,173	Richard Nicholson	753
Brett Gryksa	15,017	Mark Corkrean	4,053	Brandon Schwed	1,888	Andre McCallum	1,166	Kevin Galloway	749
Sara Welch	14,660	Matthew Cosic	3,990	Kyle Wrobel	1,859	Bernard Oliphant	1,156	Josephine Brown	747
Marion Magat	14,194	Dominique Bertoncini	3,980	Scott Hanna	1,842	Loretta Ekeroma	1,153	John Franklin	740
Marisa Willgruber	14,072	Richard Barbour	3,952	Scott Kim	1,796	Thomas Soloweyko	1,143	Seiloni Filimoehala	738
Matthew Turnquist	12,662	Serah James	3,863	Magda Figueiredo	1,784	Carlo Bonifazi	1,137	Emmanuel Villasenor	725
Haoyu Xu	12,234	Angel Sanchez	3,805	Kyle Klipp	1,760	Timothy Kieran	1,113	Andre Hawthorne	724
Michael Romeo	12,030	Evan Wicklund	3,786	John Ophals	1,742	Trevor Bailey	1,082	Lamine Diakhate	723
Matthew Diulus	11,975	Natalie Wagner	3,755	Mark Danner	1,719	Joseph Geer	1,078	Matthew Melhorn	717
Daniel Hartwig	11,724	Andrew Bishop	3,676	Mack Doby	1,715	Joshua Goodman	1,076	Hannah Welfling	706
Jose Harb	11,622	Sharif Grays	3,497	London Burnett	1,709	Kevin Ristau	1,069	Andrew Haskins	704
Thomas Vena	10,942	Jack Keiderling	3,487	John Setu	1,699	Michael Lindsey	1,053	Pamela Altman	701
William Parmeter	10,371	James Keefer	3,464	Josh Wheeler	1,683	Herman Fennell	1,049	Travis Picklesimer	698
Syed Quadri	10,276	Rebecca Najlis	3,448	Jesse Remby	1,682	Ryan Fickert	1,032	Bradley Gray	696
Hal Herman	10,002	Ryan Bisanz	3,441	Lucky Faaitiiti	1,678	Nicholas Patterson	1,031	Ryan C Wilson	692
Brandon MacDonald	9,958	Marino Baca	3,408	Michael Paczkowski	1,670	Steven Moore	1,020	John Reeves	680
Mark Wyner	9,594	Richard Lepis	3,398	Ruben Santillana	1,550	Valerie Cormier	1,017	Christopher Bruton	678
Christian Napiza	9,445	Daniel Bauer	3,315	Carla Miller	1,538	Uatesoni Filimoehala	1,005	Raymon Reynolds	672
Doreen Ryan-Foti	9,223	Adeyemi Akinade	3,272	Elaine Kulawiaik	1,532	Kevin Holtz	985	Erik Boyd	665
Alexandra Graham	8,784	Darren Miller	3,264	Linda Jackson	1,515	Alberto Alcala	985	Melne Lewis	664
Brian Welsh	8,776	Moswen Taylor	3,258	Dmitriy Kagan	1,506	Barbara Corigliano	983	Vijay Khobchandani	664
William Smith	8,612	Michael Williams	3,121	Zachary Santino	1,506	Sarai Castanon	983	Hector Sartori	660
Nicholas Lorence	8,578	Kellen Cuttance	2,926	Andrew McQuade	1,498	Samy Jacques	975	Jesse Spencer	649
Lucan Schmidt	8,553	Roger Fung	2,795	Robert Dunn	1,491	Bernadette Casciato	975	Peter Chung	634
Richard Henry	8,420	Ofa Siasau	2,782	Cameron Cimino	1,484	John Hancock	974	Brian Hutchings	630
Darron Hacker	8,238	Brian Schreiter	2,778	Andrew Aaron	1,472	Souleymane Bah	954	Nicole Conrad	625
Scott Davis	7,899	Trevor Mayer	2,680	Joshua Olin	1,467	Dan Nebraska	920	Konnor Wyly	624
Robert Kanaan	7,810	David Wang	2,671	Bryon Welch	1,463	Tracy Haden	918	Karen Barbour	618
Elias Hazen	7,336	Ryan Stenglein	2,664	Scott Smith	1,454	Billy Northington	907	Joshua Fosnight	617
Michael Mandella	7,192	James Allen	2,641	Rita Holmes	1,450	Bobby Szwaja	899	Raphael Musto	613
Aaron Parks	7,155	Daniel Orr	2,630	Christopher Newman	1,441	Mardolin Tutai	895	Vatapuia Vavau	613
Ala Awad	6,838	Steven King	2,624	Timothy Clark	1,426	Sione Aholoka	889	Bryan Czajkowski	612
Sebastian Kazek	6,677	Rovie Vanhtha	2,569	Danielle Jankowski	1,416	Muhammad Satti	879	Alisa Walker	593
Henry Ingraham	6,548	Ryan Kendl	2,561	Richard Lyddon	1,407	Juan Cardona	873	Juan de la Cruz	588
Troy Plummer	6,476	Louis Giogaia	2,533	Gregory Henderson	1,405	Abdul Yusuff	865	Kascey Williamson	584
Kyle Johnson	6,450	Eric Powell	2,529	Violetta Goldman	1,402	David Holt	843	Debbie Moke	582
Karen Gagarin	6,417	Matt Pfleuger	2,508	David Livingston	1,387	Kathryn Chaisson	824	Seluvia Tonga	580
Byron Paz	6,386	Jessica Wilhite	2,443	Colin Lyse	1,353	Christopher Favor	823	William Flournoy	580
Ryan Hall	6,006	Aaron Haynes	2,343	Mark Kukielski	1,329	Glyn Hurst	819	Aaron Booth	576
Lorenzo Lameko	5,643	Michael Clemente	2,319	Samantha Romano	1,326	Daniel Walton	810	Brookalyn Stillwagon	576

Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus		
Aaron Dunlap	\$574	Tian Luo	\$356	Adam Huck	\$258		
Cory Hobbs	566	Amber Burchett	352	Ronald Trombetta	256		
Timothy Wilson	565	Humberto Quintero	351	Alexander Keats	255		
Bryan Peters	554	James Aalders	349	Chris Lussier	253		
Rita Charles	548	Ali Rothbaum	346	George Babish	252		
Christina Black	544	Jack Bryant	343	Gilbert Martinez	248		
Brian Wilson	540	Ronald Kutruff	342	Michael Brooks	248		
Matthew Ficarra	536	Chad Panzer	340	Nitesh Bhogaraju	247		
Ransey Vazquez	532	Matthew Davidson	338	Ryan Doughty	245		
Timothy Enzor	530	Talalelei Tanielu	334	Jacqueline Kosalek	240		
Zbigniew Stankiewicz	526	Brent Wilhelm	333	Melanie Hutchison	239		
Robert Reed	517	Felix Berger	329	Contessa Connors	239		
Christopher Follestad	512	Teo Underhill	328	Liseti Fifita	237		
Terry Harper	507	DeAnthony Hartman	327	Larry Finch	232		
Sean O'Reilly	503	Derron Alexander	325	Johna Ryan	232		
Richard Johnson	493	Ronald Rennich	323	Ricardo Grandt	228		
Miki Bartolome	488	Brandon Summerton	317	Joseph Falzone	227		
Alvin Hagens	480	Mark Glazer	313	Maria Greene	226		
Garik Petrosyan	461	Reynolds Akuamoa	311	Jason Green	223		
Chance Clauss	460	Leah Bonner	310	David Iriye	222		
Brenda Kidd	458	Marcus Noel	308	Christopher Weglarz	221		
Erna Gasanin	456	Lora Beronja	300	Antonio Evans	216		
Elizabeth Lo	451	Matthew Caternolo	300	Eric Ebbitt	213		
Marko Jankovic	445	Matt Flores	298	Charles Drinkard	208		
Nasr Quadri	444	Bradley Kampmeier	296	Alan Silverman	207		
Ashley Wenning	438	Philip Abramovitz	295	Chris Clark	207		
Robert Nolan	438	John Sikora	295	Staci Meckler	207		
Peter Talamaivao	436	Vaine Rere	295	Alex Dmyterko	206		
Jessica Tasky	435	Djenabou Diallo	294	Ryan Hernandez	206		
Eric Thompson	434	Heather Leitch	293	Ahmad Abdollahzadehp	204		
Anita Ferris	433	Ritia Tokahere	293	Daniel Armstrong	204		
Danielle Cardello	430	Nathaniel Tardif	292	James Franklin	204		
Michael Polakowski	427	Amr Shater	290	Joshua Cook	203		
Richard Correa	423	Danilo Mendoza	289				
Bruce Viaje	423	Randolph Souliers	284				
Mark Arrigo	422	Prentiss Parker	281				
Jose Carvajal	417	Edward Atkinson	280				
Troy Hulse	415	Clayton Herron	280				
Timothy Watson	415	George Angulo	279				
Jay Meyer	410	Mavrick Fredericks	278				
Benjamin Ainscough	409	Jovani Chappel	278				
Joshua Crisp	404	Unique Hunnicutt	277				
Arnold Pacleb	399	Keturah Malaykhan	276				
Tanisha Mathis	396	Graeme Orr	274				
Karolina Debek	392	Burnette Hughes	273				
Melissa Losk	385	Eric LaBossiere	270				
Alisha Armand	383	Scott Ramsey	269				
Andrew Jaycox	382	Crystal Lynch	267				
Joshua Jenkins	382	Senelinah Talamaivao	266				
James Lochard	374	Christine Curran	266				
Matthew Foster	373	Matthew Marchitto	265				
Gregory VanSuch	367	Kyshia Smith	265				
Emilexis Medina	362	Benjamin Luca	262				
Andrew Helgeson	362	Henry Briggs	261				
Amelyn Baniqued	362	Maurice Baritz	259				
Cherri Xie	357	Brian Jerome	258				

World's Greatest Bonus

Total: \$1,333,277

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Michal Majewski	\$10,420	Timothy Cruise	\$2,776	Bryan Froneyberger	\$1,913	Robert Nolan	\$1,609	Christine Augustus	\$1,390
Mark Neilson	9,080	Nicole Tomas	2,755	Maria Esposito	1,909	Andrew Strauss	1,596	James Cliff	1,387
Rebecca Najlis	9,039	Scott Curtis	2,752	Jason South	1,907	Scott Hanna	1,594	Lynn Kepner	1,382
Viet Chung	8,024	Maria Ramirez	2,736	Miranda Mortensen	1,896	Lee Jeffers	1,592	Kalle Convery	1,382
Kristy Nguyen	7,951	Maritz Reyes-Beltran	2,736	Ritia Tokahere	1,885	Shawnna Rocklein	1,587	Scott Remmey	1,382
Tone Munro	7,807	Joshua Cosentino	2,722	Evan Wicklund	1,875	Brodie Fischer	1,581	Noel Rose	1,379
Kyle Duffy	7,514	Jesusdieu Portilus	2,664	Douglas Zigby	1,864	Angelina Kasinski	1,565	David Watkins	1,370
Maria Rocha	7,498	Terrence Asuncion	2,645	Jodi Bohdal	1,851	Marian Sertler	1,560	Jamal Walters	1,369
Jason Siliva	6,029	Bryan Hayes	2,571	Kelly McDonald	1,842	Timothy Almond	1,556	Carissa Huggins	1,368
Natasha Cordova	5,875	Steve Marker	2,481	Levi Stearns	1,825	Ryan Leong	1,556	Nina Dolman	1,366
Erez Shabtay	5,781	Jennifer Holliday	2,451	Atta Saleh	1,816	Eugene Kashkin	1,555	Meredith Mills	1,366
Tibor Simon	5,737	Shelly Cullen	2,448	Luciana Mosca	1,801	Wesley Wilkinson	1,548	Adeyemi Akinade	1,365
Ben Halali	5,323	Helen Taylor	2,440	Hunter Houvener	1,801	Dwayne Hargrove	1,541	Michelle Dupuis	1,363
Ryan Kendl	5,022	Ronnie Patea	2,420	Richard Davis	1,796	Andrew Cavicchi	1,539	Julia Sigal	1,362
Omar Hashimi	4,751	Joseph Jensen	2,369	Ronnie Ramirez	1,794	Dominic Okonta	1,537	Lindsay Hunt	1,359
Raquel Baldwin	4,737	Cherri Xie	2,358	Lora Beronja	1,794	Nadezhda Vitchev	1,533	Karen Sessing	1,358
John Holstein	4,721	Roghie Hassan Loo	2,330	Kristina Aguirre	1,792	Scott Florin	1,529	Peter Kaplanis	1,357
Kim Nguyen	4,565	Linette Matti	2,299	David Ramirez	1,789	Kelly Hassert	1,526	Brandon Burke	1,356
Jason Alper	4,475	Mary Ann Gaelic	2,294	Trevor Mayer	1,788	Ross Ewen	1,519	Samy Jacques	1,355
Nancy Solar	4,392	Niurka de Armas-Duran	2,278	Michael van Delft	1,788	Michelle Crowe	1,518	Lisa Kahan	1,355
Katie Massart	3,808	Okusitino Finau	2,268	Matthew Girard	1,773	Steven Rotherforth	1,510	Alana Clark	1,355
Herivelto Pereira	3,806	Scott Davis	2,227	Carmela Pellen	1,766	Connie Reichard	1,507	Christian Napiza	1,353
Richard Luzaich	3,728	Crystal Suarez	2,205	Antonio Bond	1,756	Albie Udom	1,506	Phillip Williams	1,352
Meredith Divita	3,699	Zachary Frentzos	2,201	Robert Simmen	1,750	Michael Johansen	1,498	Sally Wilson	1,348
Ronald Rivera	3,654	Linda Henke	2,190	Krista Thieme	1,744	Erna Gasanin	1,496	Carrie Bowman	1,348
Mauselie Dor	3,652	Sable Buntin	2,183	Nicholas DeVito	1,742	Beth Snow	1,493	David Jackson	1,347
Steven Stensrud	3,572	David J Miller	2,165	Amandeep Gill	1,731	Michael Andrist	1,486	Corey Lavigne	1,344
Lily Tchen	3,509	Victor Rodos	2,146	Vangana Helu	1,725	Michelle Starkey	1,481	Adelfa Parinas	1,339
Leane Nguyen	3,503	Paul Jagmohan	2,138	Richard Carter	1,725	Gina Flores	1,472	Catherine Gennaro	1,339
Lafi Papalii	3,424	Stephen Jeung	2,121	Lamar Livingston	1,722	Lori Dacyk	1,467	Brian Gilmore	1,336
Tevita Tupouniuia	3,406	Tara Russell	2,110	Amber Burchett	1,718	Maria Alcon	1,460	Kevin Galloway	1,332
Maren Conway	3,317	Christopher M Williams	2,102	Graeme Orr	1,714	Momodou Jallow	1,457	Markeia Brown	1,329
Jun Ma	3,228	Jeffrey Pearce	2,077	Gary Bowen	1,709	Sandra Linse	1,457	Ali Rothbaum	1,326
Kevin Appasamy	3,206	Garret Kun	2,075	Al-Karim Walji	1,695	Joshua Saulnier	1,456	Timothy Wilson	1,325
Alex Rozotto	3,197	Felicia Price	2,028	Dustin Surace	1,695	Alex Gonzales	1,456	Andy Jaikaran	1,324
Reza Zabihi	3,191	Joey Kennedy	2,027	Mark Hart	1,692	Albert Serur	1,454	Michael Woo	1,319
Amy Shui	3,175	Jose Carvajal	2,015	Tyler Stewart	1,690	Stephanie Novel	1,453	Sherry Schick	1,314
Max Quasem	3,171	Timothy Nolan	2,011	Christine Weatherspoon	1,686	Joshua G Smith	1,445	Philip Roffi	1,314
Bruce Tan	3,135	Roosevelt Jeanty	2,009	Nohemy Peccorini	1,679	Matthew Caternolo	1,444	Carl Smith	1,312
Donald Wilds	3,133	Jorell Washington	2,008	Francisco Alejo	1,672	Denise Kendall	1,441	Rashaan Elam	1,308
Robert Ulreich	3,129	Jonathan Tomko	2,007	Vatapuia Vavau	1,672	Jessica Sanchez	1,439	Virgil Watson	1,307
Fritznel Octave	3,116	Gregory Hayman	2,003	Mario Andres Chavez	1,669	Nicholas Moore	1,430	Nicarus Baez	1,307
Bruce Viaje	3,110	Joshua Davidson	2,003	Daniel Potilechio	1,659	Herman Fennell	1,430	DeAnthony Hartman	1,297
Maijargal Sukhbaatar	3,095	Va Moua	1,998	Chad Davis	1,657	Sean Madden	1,426	Djenabou Diallo	1,293
Corey Neff	3,086	Francois Telfort	1,996	Amr Shater	1,654	Keith Coscia	1,422	Franklin Ollie	1,293
Joshua Lenix	3,008	Steven Edgell	1,973	Mercedes Lloyd	1,652	Mark Bleier	1,421	Kolby Keller	1,292
Paul Derenzo	2,949	Jose Lopes	1,970	Elyse Koven	1,630	Kevin Haines	1,419	Lazarus McRae	1,291
Ransey Vazquez	2,878	Kristel Kreiser	1,923	Joseph Geer	1,628	Steven Sparkes	1,406	Israel Wizenfeld	1,283
Brent Penno	2,852	Alisi Sanalio	1,923	Liliya Hrabar	1,623	Aryan Achary	1,406	Christopher Cole	1,282
Roxanna Bernal	2,820	Laura Thornton	1,916	Angel Toro	1,621	Diane Carrion	1,400	April Kindrick	1,281
Natain Stam	2,799	Lesina Ah Sue	1,916	Ofa Tauelangi	1,615	Deborah Parnell	1,398	William McLendon	1,279
Daniel Toshner	2,792	Johanna Bilbes	1,914	Teresa Salgado	1,613	Zach Otto	1,392	Jacob Isenbarger	1,273

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Oscar Portillo	\$1,273	Craig Blankenship	\$1,088	Monty Pratt	\$991	Thelma Lambert	\$884	William Schugardt	\$806
Michelle Stubbs-Thompson	1,259	Bonnie Williams	1,084	Drew Johnson	988	Stephanie Petro	878	Leeanne Pace	806
Angela Waller	1,259	Pua Thompson	1,083	Jason Taybron	987	Rob Speers	878	Horace Johnson	805
Beverly Smith	1,251	James Smith	1,080	Alfredo Hung-Lam	987	Richard Walus	877	Ginelle Jones	805
Barbara Minard	1,246	Alta Adrien	1,078	Colleen Stansu	986	Raymond Balestra	874	Richard O'Brien	800
David Fung	1,246	Kelley McNicoll	1,077	Valen Eberhard	984	Jeffrey Comer	874	Michelle Blunda	800
Rasela Tailua	1,244	Charles Drinkard	1,072	Raymundo Torres	978	Seluvia Tonga	874	DeMario Carter	799
Peng Zhou	1,243	Eduardo Barrantes	1,071	Rosalie Zwicker	977	Amy Baird	874	Christopher Dovidio	798
Matthew Marchitto	1,238	Marc Salvaggi	1,070	Benjamin Ainscough	975	Ruben Santillana	870	Cody Felder	797
Barbara Stillwell	1,230	Rachel Tuatara	1,069	Unique Hunnicutt	974	Nathaniel Durkin	869	Earnest Loveless	796
Cameron Severns	1,226	Taena Diaz	1,065	Kevin Lenford	969	Vaine Rere	869	Amber Resendiz	795
Michael Perkins	1,225	Michael Shemas	1,062	Matilda Kaea	966	Evan Kendall	866	Ronald Baldwin	794
Adrian Johnson	1,223	Joel Fraughton	1,060	Andrew Rose	958	Kuini Sauni	865	Ashlynn Orng	794
Carlo Buhay	1,221	Linda Moore	1,060	Andrew McQuade	957	Ryan Blegen	861	Natalie Linker	794
Benton Tong	1,217	Laaina Havea	1,058	Brock Lampe	957	Robert Barnett	860	Mosese Nasalo	791
Jessica Rhoads	1,211	Tyler Dean	1,057	Leroy Simpson	954	Maciel Sandoval	859	Joseph Soflarsky	791
Matthew Leahy	1,208	Chad Panzer	1,057	Howard Dotson	952	Ricky Jenkins	858	Evan Reich	788
Rajeev Arora	1,207	Chelsie Taylor	1,056	Raymon Reynolds	948	Johna Ryan	858	James Rasor	788
Felix Domingo	1,206	Eric Livingston	1,053	Thomas Crutcher	946	Ken Morrison	857	Daniel Fifita	784
Rona Turner	1,205	Nickolas Maynard	1,052	Harrynarine Ramoutar	945	Sally Buchheimer	856	Caleb Longley	783
Michael Cloherty	1,200	Theresa Hegarty	1,048	Michael Brooks	944	Avram Pinto	855	Ashley Maier	783
Hyomin Chong	1,199	Dawn LeBlanc	1,044	Piper Mitchell	940	Denise Berrios	855	David Hussey	780
Martin Short	1,193	Emelda Agard	1,041	Leivi Setu	940	Carissa Myers	853	Salafai Elisara	779
Ed Olfert	1,192	Faiga Ene	1,041	Georgie Martinez	939	Charles Blair	851	Alisa Walker	776
Diedre Sandbrook	1,179	Jason James	1,040	Charles Ferrari	937	Thomas Weber	851	Misti Strickland	775
Patrick Seawright	1,176	Wayne Green	1,040	Longinus Tupou	937	Charles Diulus	849	Melvin Arritt	775
Margaret Armstrong	1,173	Lindsay Hoopes	1,037	Lynne Porturas	936	Noylene Uai	848	Lisa Hawkins	774
Seema Soin	1,166	Dwayne Cameron	1,033	Denice Copp	933	Ashley Wenning	847	Melissa Wartman	774
Cecil Johnson	1,164	Benjamin Gowler	1,032	Justin Pratt	932	Arthur Greene	847	Makaylah-Marie Exume	773
Vakaola Tupouniuia	1,164	Violetta Goldman	1,027	Mona Haji-Rajabi	932	Kelly Finnen	846	Jessica Silver	773
Justin Germany	1,160	Mark Harhager	1,027	Akenese Ati	929	Kassandra Personett	845	Alan Lyons	770
Justin Smith	1,157	Theresa Bellajaro	1,027	Karen Parson	928	Michael Vojtko	844	Paul Roman	765
Robert Biser	1,156	Franklin Faulds	1,026	Kimberly Sourvelis	927	Jennifer Riedmaier	844	Jamie Johnson	764
Kelly Nallie	1,153	Kelly Yingling	1,024	Cbyrd Lucas	924	Chad Potts	843	Travis Botts	764
Milena Arceo	1,153	Stephen Rodriguez	1,024	Arsen Yanukyan	922	Jennifer Gonzalez	841	Natalie Soboleva	764
Enrico Paredes	1,151	Jack Croxall	1,014	Yvonne Zarathustra	922	Kiriraukawa Hayward	840	James Lima	763
Jervis Archer	1,149	Rafael Spratling	1,014	Daniel Phares	921	Thomas VanOsdol	838	Debra Hunter	762
Gian Trinidad	1,145	Gabriel Manzo	1,010	Skye Casey	919	Kimberly Orrico	838	Mark Arrigo	760
James Koss	1,145	Robert Ringelsten	1,010	Mahiyar Vazifdar	919	Amelyn Baniquid	833	Shawn Benninger	759
Jonathan Nadigoo	1,144	Terrence Williams	1,009	Samson Adelufosi	915	Christopher Kennedy	828	April Bauer	758
Faalave Fale	1,143	Anthony Vuolo	1,007	Polina Philbin	914	Darlene Feinen	823	Raymond Persaud	757
Thomas Felicciardi	1,141	Daniel Jones	1,007	Nitesh Bhogaraju	914	Timothy Villard	820	Paul Mariotti	757
Sarah Smith	1,136	Bryan Czajkowski	1,003	Cody Walker	913	Anita Lanier	819	Zachary S Bradshaw	755
Denise Hewison	1,134	Christine Barbour	1,003	Leah Stoltz	913	Richard Miller	819	Pelenatita Niu	753
Michelle Faimanu	1,130	Andrew Hennick	1,002	Derek Franc	909	Yolanda Richardson	818	Naomi Filifilia	751
Isaac Hernandez	1,130	Robert Wainner	1,002	Timothy Enzor	908	Jacqueline McHugh	816	Brandy Ackman	744
Nicholas Rogers	1,126	Heather English	1,000	Richard Avina	906	Seletuta Fataalii	816	Rachyle Stansell	743
Elifranc Deus	1,125	Freida Yakubov	999	Yussuf Elzein	901	Michael Grantham	814	Philip Russo	740
Aja Devore	1,123	Orett Nelson	998	Mary Birmingham	900	Elizabeth Lo	813	David Kirst	739
Chena Blair	1,115	Daren Brown	997	Aaron Javier	900	Kascey Williamson	812	Keturah Malaykhan	739
Angela Garnett	1,108	Vernin Vigier-Reynoso	995	Mavrick Fredericks	896	Charles Hood	812	Glen Latona	738
Vakhtang Nazaryan	1,106	Jack Betham	994	Jesse Wise	893	Cristi Huffman	810	Samvel Tigranyan	734
Pon Mom	1,106	Dawn Montgomery	993	Jeffery Cash	892	William Myatt	809	Nicholas Fisher	729
Christopher Buonanni	1,103	Carly Ferraro	993	Alisha Armand	892	Sean Wampler	808	David Martin	729
Casey Sperzel	1,103	Joanna Doumas	993	Nicole Conrad	891	Dawn Selden	808	David Livingston	727
Lawrence Broussard	1,092	Nicholo Arceo	992	Eric Ebbitt	885	Iryna Sushkova	807	Dennis Moran	726

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Mary Garriott	\$726	Timothy Reisdorf	\$669	Sina Teo	\$605	Randy Wright	\$551	Anthony Wright	\$510
Zoe Hamilton	726	Aiman Mousa	668	John Bacaron	604	Matthew Trammel	550	Joseph Walaan	508
Eric Campbell	724	Casey Cash	667	Jamaal Lynwood	604	Ronald To	550	Robert Melligan	508
Trent Hilderbrand	724	Bo Fu	666	Rita Charles	603	Bret Green	550	Jeris Rus	508
Robert Shafer	722	Randy Ocampo	665	Joseph Duran	603	Brandi Hershey	549	Bernardo Lopez	507
Kristian Brennan	721	Antonio Monica	664	Timothy Byrnes	602	Justin Wiederhold	549	Ryan Smith	507
Clarence Greene	721	Erika Cannady	663	Nicole Philo	602	Nattapol Jongjarupat	549	Luke Pisker	506
Sarah Dauria	718	Kelly Ekker	662	Preeti Sahgal	601	Trevor Harmon	549	Maryam Salehi	505
Clifford Feldman	717	Allan Shapiro	661	Andre Bent	601	Joshua Fosnight	548	Jian Wang	504
Austin Wallace	717	Tina Kaufman	659	Phillip Rigoli	599	Agatha Safford	548	Chela Ghayour	503
Ryan Fistler	715	Steve Suber	658	Lisa Smith	599	Tyree Green	548	Christopher Priore	503
Godfrey Goodrich	715	Jamie Hodgson	656	Samuel Viner	598	Angela Gazzon	545	Omar Jordan	503
Lindsay Lizmore	714	Zaida Padilla	655	Quiona Bryant	596	Zachary Ledyard	544	Patrice Canty	502
Michael Shaba	714	Gyad Ferguson	655	Crystal Lynch	596	Kama Cutler	542	Joshua Cook	501
Bobby Taylor	712	Kenneth Fredieu	654	John Downer	596	Melvin Lynch	542	Amanda Donahue	501
Timothy Velky	712	Robert Thompson	654	Alvin Hagens	593	Franklin Quezada	542	Bernadette Casciato	500
Hinemoa Tuionetoa	711	Courtney Bell	653	Ricardo Garavito	593	Minh Phung	541	Lawrence Forte	499
Wendi Buford	710	Maurice Hawkins	651	Andrew Hermosillo	593	Jennifer Wehrle	541	Karen Kost	499
Daniel Posner	708	Clifton Torres	647	Noah Waldman	592	John Smiley	541	Paul McIntyre	499
Oretta Jackson	707	Rick Zerkle	646	Kennedee Blanchard	591	Stephen Giddens	540	Glaister Parke	497
Karen O'Toole-Benoit	705	Edward Atkinson	645	Alan Pazmoran	591	Oscar Ponce	540	Edward Davidson	497
Joshua Pembleton	705	Jeremy Engrav	644	Lisa Heyman	590	Carlos Otero-Villalba	540	Robert Sobczakslomczew	497
Kyle Lewicki	704	James Matchett	643	Anita Ferris	588	Ryan Kelly	539	William Shockley	496
Matthew Wilson	704	Rebecca Barker	638	Jessica Cresong	587	Christopher Peck	538	Tharon Caraway	495
Brian Jerome	703	Marissa Boo	637	Andrew Melanson	585	Gabrielle Roback	538	Harley Farrell	494
Marcus Street	701	Krystle Mallett	637	Sitai Isoafisipuna	584	Katie Reed	538	Logotaeao Atoa	494
Vanessa Dagostino	700	Peter Van Der Westhuizen	636	Sandra Miller	584	Robert Reagan	537	Jennifer Miller	494
Donald Sheldon	700	Kingsley Tazinya	635	Nicholas Engrav	581	Leonard Maggio	537	Malaga Lemalu	494
Evan Holzhauer	700	Shirl Schelevitz	635	Richard Dyer	580	Bernard Oliphant	536	Brandon Jacobs	493
William Cline	698	Carl Harris	634	Demetris Kennedy	580	Katie Fischer	536	Gary Prokop	493
Floyd Musgrave	697	Levi Carpenter	634	Jamie Bohannon	579	JoAnne Marks	533	Justin Fisher	492
Rory White	697	Gregory Eaton	633	Skylar Brown	576	Anthony Rizzo	533	Shannon Gerstner	491
Christopher Ford	697	Kori Firmin	631	Evelyn Nkwenti	576	David Guzman	532	Tiffany Aoyama	490
Corey Champagne	695	Benjamin Mancillas	630	Hakan Ozalpasan	576	Tarisa Tooke	532	Cameron Clay	489
Phuong Chung	694	William Rudacille	630	George Clawson	575	Jorge Guerra	529	Shane Scheel	489
Joey Sales	694	Brandon E Smith	628	Meredith Bishop	575	Oscar Flores-Najarro	528	Andrew Edwards	489
Gregory VanSuch	694	Andrea Barenholtz	626	Adam Huck	574	Nigel Crowe	528	Zachary Suarez	488
Michael Polakowski	694	Walter Peters	626	Benjamin Goldberg	573	Matthew Hodge	528	James Keefer	487
Tia Harris	694	Alison Teepa	622	Keith Litterst	570	Christopher Peruzzi	527	Thomas Shafer	485
Vakhtang Dvalishvili	694	Rolando Vega	621	Mary Kimitaunga	570	Miranda Green	524	Angelo Jenkins	485
Jacqueline Kosalek	693	Larry Finch	621	John Stallings	569	Donald Stevens	523	Kory Kuipers	485
Eric Arreguin	692	Kaylyn Boyd	620	Brian Soulard	569	Danae Manwill	521	Jacob Filler	484
David Higa	689	Sean Grant	619	Louis Stephan	568	Hannah Welfling	521	Michael Hoover	483
Jesse Remby	685	Stephanie Hailey	617	George Waters	568	Jessica Dean	520	Salilo Vasquez	483
Patrick Fowler	684	Ryan Kissling	617	Willie Hayden	567	Satbir Singh	520	Austin Blaschak	482
Patricia Serrano	681	Staci Daggett	612	Aaron Spears	565	Karen Gaskin	519	Larry Giddens	481
Haley Drayer	680	Maykel Fernandez	612	Michael Planty	562	Reece Eagin	519	Adam Lynch	481
Fred Goetz	679	Paw Sandberg	611	Timothy Rose	562	Lindsay McClure	519	Joseph Teahl	480
Philip Walters	677	Sean Flagler	611	Gursandeep Boparai	560	Sale Papu	516	Miki Bartolome	480
Jaman Testerman	677	Danielle Greenleaf	609	Justin McDole	558	Gladys Reed	514	Anthony Tepper	479
Susan Salmela	677	Kate Daye	609	Randoph Souliers	558	James Lochard	514	Heather Beals	479
Andrew Cline	676	Tyler Murray	609	Jeremie Dupuis	558	Byung Park	514	Maulalo Taufaao	478
Candi Lau	676	Maria Diringer	609	George Rosicky	556	Alanna Swenson	513	Joseph Schneider	476
Sara Wonderling	671	Maurice Thomas	607	Katharine Myers	554	John Hoselton	513	Brooke Sites	474
Emmanuel Adesina	670	Carla Miller	606	Alphonso Asikaburu	554	Christopher McFoy	512	Kyle Rhymer	473
Gregory Goodwin	669	Jason Kolpack	605	Michael Milanich	553	Christopher Simpson	512	Nicolas Ullmann	473

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Jocelyn Readnour	\$473	Andrew Sunkin	\$431	Nicole Nelson	\$394	Milena Schaaf	\$366	Barbara Geier	\$334
Searcie Cassidine	471	Shelby Poston	431	Daniel J Johnson	394	Akeem Alvarez-Lee	366	Charles Belt	334
Rebecca Wilt	470	An An	431	William Charnow	393	Ashley Armstrong	365	Cedrick Smith	333
Jonathan Johnson	470	Charlyn Lum	431	Lisa O'Donnell	392	Daniel Kenneally	364	Karen Fisher	332
Joseph Smith	469	Eric McNamara	431	Peter Fournier	392	Drew Stimmel	364	Janet Charles	332
Patosina Winterstein	468	Alexandra Hupertz	430	Lisa Richardson	392	Ryan Dreier	364	Jessica Santamarina	331
Sergey Struck	467	Michael McIntosh	430	Jessica Wierzba	391	Shantelle Duncan	364	Jesse Jardine	331
Sujata Kapadia	465	Debra Rauch	430	James Michaud	391	Jeremy Broumpton	363	Brian Blair	330
Kanisara Somsuk	464	Antonio Evans	429	Jody Duke	390	Robert Gibson	362	Daniel Alvarado	330
Tracy Vo	463	Luis Leal	429	Amanda Muhleisen	389	Mohammad Khatib	362	Angel Arista	330
Robert Ciochetto	462	Anastasia Bass	429	Jonathan Tifone	389	Heather Mitchell	361	Amanda Zophin	329
Ronald Lowe	461	Breven McMahon	429	Joycelyn Smith	389	Sarah Bass	359	Amanda Beyersdorff	329
Courtney Beck	460	Megan Pryke	428	Charity Jenkins	389	Candice Rezzo	359	Arnaecia Alridge	329
Mike Hudnall	460	Danessa Seward	426	Chang Saefong	388	James Curtis	359	Mary Gombert	329
Liam Flaherty	459	Joshua Freeland	425	Rosenie Jabagat	388	Aaron Wiggins	358	Otolose Kinikini	328
Kimberley N Clarke	459	Sharaleen Brown	425	Lorraine Tirado	388	Solon Stephanou	357	Linda Byas	328
Nickolas Brudzinski	459	Shannon Webb	425	Janice Moseychuck	388	Russell Trujillo	356	Phyo Phyo	327
Sandra D'Amore	455	Chasity Wells	422	Wendy Sotelo	387	Rafael Vargas	355	Lawrence Hauck	327
Jeffrey Aldama	455	Rebecca Buratt	422	Timothy Powell	386	Jason Yousef-Zadeh	353	Bradford Stone	326
Shannon Dinger	454	Phillip Jenkins	422	Elizabeth Dillingham	386	Michael Wolfe	353	Angelika Vassilieva	326
Dana Page	453	David Gregoire	422	Eric Hidy	386	Darling-Delicia Reedy	352	Matthew Butler	323
George Pacunayen	452	Justin Wise	421	James Musumeci	385	Ny Sorn	351	Morris MacLeod	322
Humberto Quintero	452	Erin Djerf	420	Toafa Teo	385	Brosloyd Campbell	351	Kayla Chavez	322
Elizabeth Flanagan	452	Amie McCracken	417	Debbie Moke	385	Justin Wilson	351	Bryan Peters	322
John Geha	451	Mikhail Mishkov	415	Kwaku Nti	384	Travis Campbell	350	Cynthia Wilhelmi	322
Jared Brill	450	Todd Chrislip	415	Jeremy Barrier	384	Michael Lindsey	349	Zachary Locuson	319
Jamie Conklin	450	Vladimir Flores-Cruz	415	Jarred Roberts	384	Benjamin Thompson	349	Candace Kiriakos	319
Joseph Hedborn	449	Pamela Garrett	412	Robert Greco	382	Dennis George	349	Kassie Cramer	318
Betty Hewlett	449	Jennifer Bowman	409	Linda Turner-Hyland	381	Kimberly Dalton	348	Derrick Miles	318
Mark Harper	449	Mark Kukielski	408	Maribeth Zaferopoulos	380	Danny Jones	347	Sayed Hashimi	318
Peter Holdren	449	Ryan Fickert	408	Marjorie Leask	380	Jessimi Lewis	347	Roseli DeFranco	317
Dana McCorkle	447	Nakthalie Bocz	407	Charlene Braithwaite Lovett	380	Sara Vaz	346	Victor Becerra	316
Malamaekava Kulupatokimua	447	Jeremy Price	406	James Okerson	379	Andrew Hilt	345	Youxiang Wang	315
Timothy Durr	446	Nicholas Klaiber	406	Rachel Klepal	379	Tina Tollar	345	Thomas Tiller	315
Nic Iagulli	446	Hector Sartori	405	Christopher Osborn	378	Michael Baguer	343	Dekisha Shockley	315
Terry Harper	445	Kimberly Payne	402	Jenna Grula	377	Derron Alexander	343	David Henderson	314
Joseph Mathis	445	Anthony Perosi	402	Maureen Dwyer	377	James Franklin	343	Danielle Cardello	313
Anthony Batista	444	Ismail Mori	401	Cicaley Gipson	376	Maria Ochoa	343	Shaimaa Diraz	312
Scott Ramsey	443	Christine Benton	400	Aleta Coleman	375	Shahab Mahdavinejad	343	Kimberly Alston	312
David Crisman	443	Donna Ferguson	400	Alex Niemann	374	Thomas Ashton	342	Bianca Williams	312
Leya Kirchstein	443	Jerome Chambers	399	Willie Gandy	374	Lynn Jordan	342	Mckenzie Linse	312
Javier Arce	443	Eliza Agripino	399	David Hawkins	374	Daniel Brown	341	Matthew Battaglia	312
Juan Gonzalez	443	Johanna Handa	399	Amanda Ring	374	Kasali Kotun	340	Alan Rosen	311
Vainetutai Kaitao	442	Leah Bonner	398	Brenda Kidd	373	Martin Hayward	340	Rebecca Holan	311
Toakase Tongotongaoakteu	442	Leonard Suminski	398	Gregory McDuffie	372	Kimberly Riley	339	Julian Brown	311
Justin Armstead	442	Justin Schaub	397	Faapaia Tokuma	371	Tien Nguyen	339	Tepaeru Rima	310
Monica Murray	441	Kasey Schultz	397	Jackson Etienne	370	Latu Fahamokioa	338	Darrell Asbell	310
Justin Vega	441	Nectaria Horos	396	Melanie Monga	370	Michael Robinson	338	Manuel Marte	310
Filipo Havili	437	Eluerecia Guzman	396	Richard Madrid	369	John Morrison	338	Jahn Herrick	310
Geoffrey Eilers	437	Travis Kajiwara	396	Maricel De Guzman	369	Serge Rosemond	338	Terry Liggins	309
Tyler Green	437	Iliana Garcia	396	Adrian Bannister	369	Donald Yozzo	337	Leonard Finau	309
Ethan Weidman	435	Pedro Pizarro	396	Richard Conner	369	Anastasia Bostan	336	Everton Taylor	308
Jesus Machado	434	Jamie Ellia	395	William Gordon	368	Alric Kennedy	336	Bruno Hill	308
Helena Ronci	433	Erica Rodriguez	395	Dustin Klingebiel	368	Kenneth Kelley	335	Cody Reed	307
Ryan Ward	432	Milad Moghadamyekta	394	John DeFrancis	367	William Howard	335	Michael Schumacher	306
Frank Sigourney	431	Thomas Kijanowski	394	Jerrod Milne	366	Andrea Roberts	335	Eleanor Smith	306

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Brian Hutchings	\$306	Daniel Bauer	\$269	Raphael Musto	\$245	Lakeytha Murray	\$223	Roxana Miranda	\$207
Karen McQuoid	306	Douglas Graham	269	Paul Samra	245	Matthew Broad	223	Ian Travers	206
Diane Zingarelli	305	Christine McKenzie	269	Sam Nicolosi	245	John Childs	223	Nicole McQueen	206
Allison Bankowski	304	Zachary Walter	269	Janko Todorov	244	Gleb Nelson	223	Mali Reed	206
Alexandra Wolter	303	Benjamin Luca	269	Araceli Beltran-Villarreal	244	Gina Martinez	223	Gerald Coleman	206
Christopher Ryan	303	Sharon Brenner	268	Victoria Bolognese	244	Amanda Castleman	223	Ghina Malaney	206
Kimberly Sheffield	300	Juan Cardona	268	Luke Crandall	243	Prelata Pandey	222	Raymond Ochoa	206
Matthew Ring	300	Josh Schwab	267	David P Holt	243	Michelle Verbit	222	Amber Duarte	206
Asheala Snook	300	Lenora Puru	267	Lander Stovall	242	Shawn Sheridan	222	Willie Brown	206
Svetoslav Nedev	300	Anne Royce	267	Muna Abdulmajid	242	Shiwa Hollingsworth	222	Mercedes Ayala	206
Nikita Barnes	299	Erin Moore	266	Jennifer Gray	241	Tanner Daves	222	Jong Song	205
Kathleen Barnes	298	Austin Soboleski	265	Jonathan Maust	241	Robert Smith	222	Ricardo Quick	205
Steven Schnitzer	298	Charles Porter	264	Normand Franco	240	Tom Morrell	222	Howard Cho	205
Luis Bigit	298	Jarred Sykes	264	Michael Talbot	239	Andrew Whitley	222	Minnie Lee	205
Arash Nazhand	297	Tasha Tucker	264	Lydia Ertle	239	Donald Dowbor	221	Dale Bell	204
Jeanette Langford	297	Vaapuu Vitale	264	Leonora Vecaj	238	Alberto Alcala	221	Milan Kucera	204
Enrique Borjas	294	Lance Standefer	263	Daniel Noll	238	Fay Smith	221	Brian Lee	203
Stuart Burgner	294	Eric Thompson	263	Chun-Lu Wang	238	David Thornton	220	Kura Mataio	203
Leah Flagler	293	Alex Hernandez	263	Shaun Carvelli	238	Nanette Clay	220	Dominique Smalls	202
Gary Urschler	292	Frank Vehaflic	262	Jose Villalobos	237	Mark Taylor	220	Scott Patterson	202
Anita Vulling	292	Barbara Gillard	262	Margaret Jones	236	Sharon Hernandez-Cuevas	220	Stacey Davis	202
Craig Strompf	292	George Babish	261	Rai Duffy	236	Robert Stiles	219	Shawn Finney	202
Ryan Hernandez	292	Aric Brandon	261	Keisha Hairston	236	Kershawn Payne	219	Alex Grakhov	201
Adam Field	290	Raya Robinson	261	Jacqueline Reim	236	Gary Brown	219	Wesley Parrigin	201
Tara Weisz	289	Sonja Moss	261	Drew Struthers	235	David Riddle	218	Jessica Geffre	201
Andrew Wright	286	Jack Keiderling	260	Kenneth Majka	235	Jolinn Barner	218	Michelle Rondez	201
Karina Valencia	285	Benjamin Norman	260	Katie Shugert	235	Alexander Mueller	218	Kyle Ryan	200
Arlene Kress	285	Selandras Villanueva	259	Jennifer Clauch	235	Tenika Copeland	218	Bobby Gengler	200
Christon Dixon	285	Florence Hodge	258	Richard Rudy	234	Jay Lapidus	218		
Arthur McDonald	284	Devon Lawler	257	Lautiiti Tonumaipea	234	Danilo Mendoza	216		
Elmedina Sahmanovic	284	Olga Tsymbal	256	Leonard Capucilli	234	Martello Pollock	216		
Aaron Huff	283	James Larkin	256	Carl Freely	234	Tuilavoni Lama	215		
Maurice King	283	Michele Angelini	254	Lisa Herrera	233	Mary Maida Fujii	213		
Carlos Myers	282	Paul Boyd	253	Lenrow Felton	233	Chang Yeung	213		
Ryan Hedenkamp	282	Jonathan Laaker	253	Rita Baumgartner	233	Leslie Coward	213		
Daniel Armstrong	281	Aldina DaRosa	252	Linda Curley	232	Brendan Toone	213		
Tanya Pierson	281	Robert Reed	251	Jaron Thomas	231	Jimmy Siviengham	213		
Garik Petrosyan	281	Ileana Rosas	251	Christopher Smith	231	Christopher Angione	213		
Anthony Ferrara	280	Fatoumata Dibba	251	Chiquita Selvy	231	Vainetutai Glassie	212		
Bradley Kampmeier	280	Luis Hernandez	250	Luz Torres	231	Andrea Valladares	212		
Rodney Hatfield	280	Rebecca Steiner	249	Anthony Theriault	231	Liza Godine	212		
Crystian Rozotto	279	James Schneider	249	Jeremy Jones	230	Stephanie Kearns	212		
Garrie Burks	279	Shariel Effs	249	Sean Kierszty	230	Gregory Feocco	211		
George Angulo	278	Cassie Peeples	248	Tiffany Maybray	229	Lena Walker	211		
Brett Murray	278	John Boyle	248	Timmy Sorensen	229	Barbara Miller	211		
Wallace Spencer	278	Ross Budweg	248	Henalieta Kamitonni	228	Susan Marchese	211		
Robert Ware	277	Joseph Falzone	247	Zulfikar Bhukera	228	Ryan Conley	210		
Robert Hines	277	Erin Moyer	247	Everett Olszewski	228	Joshua Hager	210		
Brian York	277	James Griffiths	247	Clayton McPeak	227	Sharon Rehmert	210		
Michael Wheeler	276	Nicholas Guzman	247	David Gorka	225	Emilexis Medina	210		
Osama Shoubaki	276	Robert Cook	247	Araksya Shahinya	225	Robert Kernick	210		
Andrew Haskins	274	Andrew Jaycox	246	Alfredo Flores	225	Kemirth Williams	210		
Sione Ika	274	Ellen Haretuku	245	Charles Gregonis	224	David Shirley	209		
Ahmad Abdollahzadeh-Parsa	271	Jessica Tini	245	William Patterson	224	Margaret Bukowscak	208		
Brent Arbour	270	Lydia Lozano	245	Julien Sulio	224	Kurtis Rule	208		
Sharon Thomas	270	April Harmon	245	Brenton Betts	224	Andrea Nichols	207		

*All qualifiers listed achieved at least \$200 in bonus totals

Reinstatement Bonus

Total: \$46,613

Qualifier	Bonus	Qualifier	Bonus
Sami Mogannam	\$3,133	Patrice Amador	\$299
Nabil Spahi	1,970	Timothy Cruise	286
Nicole Bailey	1,757	Phyo Phyo	282
Mitchell Look	1,567	Diane Carrion	282
David Higa	992	Fritznel Octave	280
David Jackson	861	Philip Abramovitz	279
Lorena Barriere	860	Shari Lane	279
Meakie Grice	848	Reynaldo Singson	265
John Bulecza	743	Christopher McFoy	264
Debra Bell	723	Niurka de Armas-Duran	263
Ronald Friedlander	697	Douglas Zigby	255
Katherine Fallon	630	Matthew Ring	249
Jodi MacPherson	625	Scott Kim	243
Daniel Potilechio	623	Christopher Buonanni	236
Earnest Loveless	589	Ahmad Abdollahzadeh-Parsa	234
Albie Udom	582	Maria Alcon	221
Erez Shabtay	565	Steven Stensrud	216
Samy Jacques	562	Keith Hadaya	213
Alan Weissen	548	Bruce Goudy	205
Arthur Westergren	520	Justin Williams	205
Benton Tong	510	Larielle Major	204
Amanda Beyersdorff	508	Angel Arista	204
Leary Andrews	507	David J Miller	203
Djenabou Diallo	502		
Lawrence Dennis	497		
Arnold Iacoviello	495		
Lisa Sanders	492		
Carl Boldon	482		
Max Quasem	458		
Mercedes Ayala	455		
Marium Sherzai	451		
Dennis Poldnev	443		
Huihann Wee	441		
Matt Flores	433		
Lance Martin	432		
Frank Kolligian	418		
Cherri Xie	414		
Ronald Rivera	406		
Dick Nakatani	401		
Peer Shmelzer-Moratin	388		
Dason Phaul	379		
Cheryl McLean	362		
Jarred Sykes	351		
Scott Hanna	344		
Stephen Liberto	325		
Kody Karhiker	325		
Kevin Galloway	322		
Larry Sale	321		
Karl White	315		
Aldina DaRosa	315		
Alta Adrien	311		
Anita Knight	307		



*All qualifiers listed achieved at least \$200 in bonus totals



See *Spotlight*, page 11 for top 50 qualifiers and YTD bonus leaders.
For full contest details, visit www.ailife.com/spotlight.aspx

Total: \$302,420

Qualifier	Bonus	SGA	Qualifier	Bonus	SGA	Qualifier	Bonus	SGA
Christopher Bruton	\$1,425	Alex Roland	Alisha Armand	\$766	Theodore Pappas	Nathaniel Tardif	\$477	Altig-Orlovic
Hannah Welfling	1,412	Simon Arias	Andrew Jaycox	764	Chris LaFond	Aaron Booth	476	Simon Arias
Christopher Favor	1,409	David Hausman	Joshua Jenkins	763	Bob Olson	Liseti Fifita	474	Steve Friedlander
Michael Lindsey	1,346	Simon Arias	Bryan Czajkowski	762	Matt Henderson	Jack Bryant	473	Scott Sonnenberg
Ryan O'Malley	1,346	Imran Satti	Anita Ferris	747	Steve Friedlander	Andre Hawthorne	473	Laura Fisher
Raymon Reynolds	1,344	Chris Hernandez	Matthew Foster	747	Oldham-Bianchi	Tian Luo	467	Imran Satti
John Setu	1,343	Steve Friedlander	Emilexis Medina	724	Theodore Pappas	Norman Roy	465	Matt Henderson
Vijay Khobchandani	1,328	Steve Friedlander	Amelyn Baniquid	723	Steve Friedlander	Joseph Falzone	453	Dorian Oldham
Jesse Spencer	1,298	Oldham-Bianchi	Leah Bonner	708	Matt Henderson	Jason Green	446	Paul Rumbuc
Nicole Conrad	1,251	Fred Hadaya	Timothy Watson	707	Surace-Smith	Christopher Weglarz	442	Altig-Orlovic-Lyse
Konnor Wyly	1,248	Joseph Diecedue	Amber Burchett	703	Surace-Smith	Jessica Santamarina	438	Matthew Hogan
Viet Chung	1,207	Jatoft-Foti	Ali Rothbaum	691	Sabrina Lloyd	Eric Ebbitt	427	Simon Arias
Sione Aholoka	1,195	Steve Friedlander	Ronald Kutruff	684	Simon Arias	Charles Drinkard	416	Simon Arias
Alisa Walker	1,187	Steve Greer	Jonathan Woelfle	678	Altig-Orlovic	Ryan Hernandez	411	Chris Hernandez
London Burnett	1,182	Surace-Smith	Bruce Viaje	672	Altig-Orlovic	Joshua Cook	406	Simon Arias
Dustin Dunlap	1,181	Surace-Smith	Talalelei Tanielu	667	Steve Friedlander	Ruben Cal	399	Sinner-Sinner
Karen Barbour	1,181	Steve Greer	Jovani Chappel	666	Simon Arias	Kevin Dougherty	399	Matt Henderson
Juan de la Cruz	1,176	Desi Dimitrova	Teo Underhill	655	Simon Arias	Donald Wilds	397	Simon Arias
Kascey Williamson	1,167	Joe Manone	Gilbert Martinez	650	Brandon Cooley	Benjamin Luca	397	Surace-Smith
Josh Wheeler	1,164	Surace-Smith	Joseph Geer	643	Surace-Smith	Kelli Schwichtenberg	393	Eric Cochran
Debbie Moke	1,164	Steve Friedlander	DeAnthony Hartman	640	Paul Rumbuc	Henry Briggs	391	Steve Friedlander
Timothy Wilson	1,129	Philip Prata	Brandon Summerton	634	Altig-Orlovic-Traboulay	Chris Clark	388	Altig-Orlovic
Brian Wilson	1,080	Michael LiBassi	Reynolds Akuamoa	622	Theodore Pappas	Ileana Rosas	388	Cohen-Cohen
Melissa Wartman	1,078	Surace-Smith	Marcus Noel	616	Imran Satti	Jordan Freeman	386	Steve Greer
Barbara Corigliano	1,073	Sabrina Lloyd	David Livingston	610	Surace-Smith	Ahmad Abdollahzadeh-Parsa	379	Cohen-Cohen
Seiloni Filimoehala	1,046	Steve Friedlander	Lora Beronja	600	Joe Manone	Michael Polakowski	378	Simon Arias
Joshua Fosnight	1,039	Simon Arias	Matthew Caternolo	600	Simon Arias	Brent Wilhelm	375	Steven DiChiaro
Terry Harper	1,013	Simon Arias	Vaine Rere	590	Steve Friedlander	Alvin Massenburg	361	Altig-Orlovic-Hay
Alexander Dorey	1,009	Imran Satti	Djenabou Diallo	589	Fred Hadaya	Gursandeep Boparai	356	Furer-Whittinghill
Sean O'Reilly	1,005	Cunningham-Weatherspoon	Heather Leitch	587	Cunningham-Weatherspoon	Matthew Haslett	354	Sinner-Sinner
Ariana Jones	1,004	Theodore Pappas	Ritia Tokahere	585	Steve Friedlander	Seluvia Tonga	352	Steve Friedlander
Michael Logue	991	Simon Arias	Edward Atkinson	560	Surace-Smith	Daniel G Johnson	352	Surace-Smith
Timothy Enzor	984	Scott Sonnenberg	Bradley Kampmeier	559	Joe Manone	Katie Shugert	351	Surace-Smith
William Flournoy	957	Diego Arangopuerta	George Angulo	557	Altig-Orlovic	Daniel Walton	351	Surace-Smith
Raphael Musto	935	Simon Arias	Unique Hunnicutt	554	Alex Roland	Kevin Talbot	347	Joseph Diecedue
Christopher Follestad	931	Slav Bitman	Amy Baird	549	Scott Sonnenberg	Larry Finch	345	Matthew Hogan
Brenda Kidd	916	Scott Sonnenberg	John Sikora	546	David Hausman	James Franklin	338	Altig-Orlovic-Hay
Bryan Peters	915	Eric Neal	Christina Black	544	Oldham-Bianchi	Richard Hairston	336	Simon Arias
Erna Gasanin	912	Fred Hadaya	Scott Ramsey	537	Alex Roland	Yadollah Pourjalali	334	Cohen-Cohen
Elizabeth Lo	903	Steve Friedlander	Matthew Marchitto	530	Oldham-Bianchi	Harold Durana	331	Jatoft-Foti
Jodi Bohdal	896	Fred Hadaya	Prentiss Parker	526	Cohen-Cohen	Christopher Osborn	329	Scott Sonnenberg
Peter Chung	881	Jatoft-Foti	Uatesoni Filimoehala	524	Steve Friedlander	Anna Lachman	327	Theodore Pappas
Ashley Wenning	876	Surace-Smith	Maurice Baritz	519	Chris LaFond	Nathaniel Faber	324	Slav Bitman
Robert Nolan	876	Paul Rumbuc	Thomas Soloweyko	518	Steve Greer	Nicholas Moore	324	Oldham-Bianchi
Brian Hutchings	876	Oldham-Bianchi	Keturah Malaykhan	517	Theodore Pappas	Mario Chavez Jr	324	Jatoft-Foti
Peter Talamaivao	872	Steve Friedlander	Brian Jerome	517	Williams-Zophin	Albert Lau	322	Cohen-Cohen
Eric Thompson	868	Surace-Smith	Adam Huck	515	Surace-Smith	Amandeep Gill	319	Altig-Orlovic
Pamela Altman	865	Surace-Smith	George Babish	503	Simon Arias	Clayton Herron	317	Steve Greer
Danielle Cardello	859	Oldham-Bianchi	Nitesh Bhogaraju	494	Steve Friedlander	Dominic Park	314	Theodore Pappas
Jose Carvajal	834	Laura Fisher	Ryan Doughty	490	Simon Arias	Amanda Zophin	312	Williams-Zophin
Emmanuel Villasenor	826	Chris Hernandez	Erik Boyd	488	Fred Hadaya	Nicholas Patterson	311	Theodore Pappas
Mark Arrigo	824	Oldham-Bianchi	Jacqueline Kosalek	481	Oldham-Bianchi	Kalle Convery	309	Simon Arias
Elaine Kulawiak	820	Oldham-Bianchi	Cory Hobbs	478	Mark Hancock	Danilo Mendoza	306	Matt Henderson
Joshua Crisp	807	Surace-Smith	Contessa Connors	477	Steven DiChiaro	Linda Jackson	305	Steve Friedlander



Qualifier	Bonus	SGA
Eluerecia Guzman	\$303	Jatoft-Foti
Christopher Simpson	298	Scott Sonnenberg
Joseph Jensen	295	Steve Greer
Philip Abramovitz	293	Theodore Pappas
Craig Duletzke	288	Dan Rubio
Beau Locker	285	Matt Henderson
Steven Sparkes	277	Altig-Orlovic
Samantha Sliger	277	Jeremy Welch
Staci Meckler	275	Surace-Smith
Tyler Stewart	274	Simon Arias
Cody Felder	270	Altig-Orlovic
Kristian Brennan	267	Imran Satti
Michael Davis	265	Slav Bitman
Tara Weisz	258	Josh Chalom
Andrew Cavicchi	256	Simon Arias
Tere Diamond	251	Steve Friedlander
Carl Nazaire	249	Giglione-Ackerman
Jessimi Lewis	239	Surace-Smith
Robert Reagan	236	Scott Rehberg
Jack Wang	236	Desi Dimitrova
Sommer Daves	229	Jason Adamo
Aaron Dunlap	229	Simon Arias
Jacquelyn Swift	226	Altig-Orlovic
Brian Sundberg	225	Altig-Orlovic-Dely
Wesley Parrigin	224	T J Powers
Jennifer Kinder	222	Dorian Oldham
Lynda Gleeson	215	Bob Olson
Jalaine Binas	203	Altig-Orlovic
Maleah Taai	203	Steve Friedlander
Chad Davis	202	Imran Satti

SA CODES

This insert recognizes SAs, GAs, and MGAs for the number of new agents who were coded under their hierarchy for the month. The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month

Name	#	SGA
Tere Diamond	4	Steve Friedlander
Jennifer Kinder	4	Dorian Oldham
Alvin Massenburg	3	Altig-Orlovic-Hay
Sean O'Reilly	3	Cunningham-Weatherspoon
Uatesoni Filimoehala	3	Steve Friedlander
Donny Shumkuenip	3	Steve Friedlander
Lawerence Smith	3	Steve Greer
Joseph Falzone	3	Dorian Oldham
Patrick O'Brien	3	Paul Rumbuc
Michael Wheeler	3	Scott Sonnenberg
Cameron Kline	2	Altig-Orlovic
Dana Losser	2	Altig-Orlovic
Alfred Harris Jr	2	Altig-Orlovic-Lyse
Pamela Nogales	2	Slav Bitman
John Bacaron	2	Cohen-Cohen
Tia McCutcheon	2	Cunningham-Weatherspoon
Andrew Pratt	2	Cunningham-Weatherspoon

Name	#	SGA
James Curtis	2	Kevin Davis
Ricky Jenkins	2	Kevin Davis
Henry Briggs	2	Steve Friedlander
Anita Ferris	2	Steve Friedlander
Mary Maida Fujii	2	Steve Friedlander
Debbie Moke	2	Steve Friedlander
Diedre Sandbrook	2	Steve Friedlander
Brenton Walton	2	Furer-Whittinghill
Candice Beadle	2	Steve Greer
Jordan Freeman	2	Steve Greer
Jodi Bohdal	2	Fred Hadaya
Kevin Galloway	2	Fred Hadaya
Charles Hood	2	Matt Henderson
Christian Napiza	2	Jatoft-Foti
Andrew Jaycox	2	Chris LaFond
Jarred Roberts	2	Chris LaFond
Mark Arrigo	2	Oldham-Bianchi

Name	#	SGA
Matthew Foster	2	Oldham-Bianchi
Erin Murray	2	Bob Olson
Anthony Batista	2	Theodore Pappas
Fay Smith	2	Cisco Perez
Damian Walsh	2	Cisco Perez
Ashley Delevieleuse	2	Philip Prata
Jamie Conklin	2	Tiffany Roland
Dustin Edgell	2	Paul Rumbuc
Matthew Haslett	2	Sinner-Sinner
Amy Baird	2	Scott Sonnenberg
DeMario Carter	2	Scott Sonnenberg
Pamela Altman	2	Surace-Smith
Justin Wise	2	Jeremy Welch
Noel Rose	2	Williams-Zophin
Patrick Summers	2	Williams-Zophin

GA CODES.

Name	#	SGA
Sciloni Filimoehala	8	Steve Friedlander
Ariana Jones	6	Theodore Pappas
Danielle Arena	6	Cisco Perez
Andre Hawthorne	5	Laura Fisher
Graeme Orr	5	Steve Friedlander
I-Perfection Harris	4	Cunningham-Weatherspoon
Vatapuia Vavau	4	Steve Friedlander
Darrell Jones	4	Giglione-Ackerman
Zachary Santino	4	Oldham-Bianchi
Mark Glazer	4	Theodore Pappas
Kevin Ristau	4	Alex Roland
Matthew Conrad	4	Surace-Smith
Carl Carlberg	4	Gevorg Yanukyan
Brian Sundberg	3	Altig-Orlovic-Deley
Michael Lindsey	3	Simon Arias
Randy Wright	3	Brandon Cooley
Chris Lussier	3	Steven DiChiaro
John Setu	3	Steve Friedlander
Philip Roffi	3	Furer-Whittinghill
Zbigniew Stankiewicz	3	Fred Hadaya
Emmanuel Villasenor	3	Chris Hernandez
Karen Gagarin	3	Jatoft-Foti
Karolina Debek	3	Sabrina Lloyd
Kyle Istvanditsch	3	T J Powers
Christopher Simpson	3	Scott Sonnenberg
Nicole Johnson	3	Surace-Smith
Craig Steeves	3	Williams-Zophin
James Smith	2	Altig-Orlovic-Hay

Name	#	SGA
Sheree Risley-Aragon	2	Diego Arangopuerta
Rachel Bryson	2	Simon Arias
Aaron Haynes	2	Simon Arias
Ronald Kutruff	2	Simon Arias
Michael Logue	2	Simon Arias
Jesse Remby	2	Simon Arias
Dennis George	2	James Bailey
Kimberly Alston	2	Slav Bitman
Nathaniel Faber	2	Slav Bitman
Christopher Follstad	2	Slav Bitman
Andrew Smith	2	Slav Bitman
Nicholas Spirito	2	Slav Bitman
Horace Finnikin	2	Josh Chalom
Christopher Madsen	2	Eric Cochran
Timothy Velky	2	Eric Cochran
Prentiss Parker	2	Cohen-Cohen
Andrew McQuade	2	Steven DiChiaro
Randall Cook	2	Joseph Diecedue
Scott Patterson	2	Joseph Diecedue
Juan de la Cruz	2	Desi Dimitrova
Phillip Rigoli	2	Laura Fisher
Sione Aholoka	2	Steve Friedlander
Lesina Ah Sue	2	Steve Friedlander
Linda Jackson	2	Steve Friedlander
Seini Mafi	2	Steve Friedlander
Bryon Welch	2	Steve Friedlander
Souleymane Bah	2	Fred Hadaya
Erik Boyd	2	Fred Hadaya

Name	#	SGA
Scott Smith	2	Fred Hadaya
Anthony Anderson	2	Mark Hancock
Christopher Favor	2	David Hausman
John Sikora	2	David Hausman
Matthew Lukesh	2	Matt Henderson
Larry Finch	2	Matthew Hogan
Jessica Santamarina	2	Matthew Hogan
Mario Andres Chavez	2	Jatoft-Foti
Francisco Zarathustra	2	Jatoft-Foti
Kyle Taylor	2	Travis Moody
Bryan Peters	2	Eric Neal
Beth Wiese	2	Eric Neal
Christina Black	2	Oldham-Bianchi
Burnette Hughes	2	Bob Olson
Derron Alexander	2	Theodore Pappas
Nasr Quadri	2	Theodore Pappas
David J Miller	2	Philip Prata
George Noujaim	2	Philip Prata
John Serrano	2	Philip Prata
Brenda Kidd	2	Scott Sonnenberg
Timothy Clark	2	Surace-Smith
Kevin Holtz	2	Surace-Smith
Travis Picklesimer	2	Surace-Smith
Aaron Ralston	2	Jeremy Welch
Amanda Zophin	2	Williams-Zophin

MGA CODE\$

Name	#	SGA
Simon Rolland	16	Steve Friedlander
Jason Bratin	14	Theodore Pappas
Samuel Cohen	10	Fred Hadaya
Lleison Martinez	10	Cisco Perez
Raymond Risucci	9	Dorian Oldham
Chad Hatfield	8	Brandon Cooley
Ryan Hall	8	Laura Fisher
Ben Halali	8	Jatoft-Foti
Matthew Parks	7	Surace-Smith
Eric Powell	6	James Bailey
Steven Cox	6	Steve Friedlander
Taina Lameko	6	Steve Friedlander
Craig Strompf	6	Furer-Whittinghill
Brett Gryska	6	Oldham-Bianchi
Leslie Ellis	6	Bob Olson
Charles McMain	6	T J Powers
Gregory Henderson	6	Scott Sonnenberg
Brandon MacDonald	6	Scott Sonnenberg
Angel Sanchez	6	Scott Sonnenberg
Roger Fung	5	Altig-Orlovic
Cody Terrell	5	Diego Arangopuerta
Matthew Turnquist	5	Steven DiChiaro
Mack Doby	5	Joseph Diecedue
Stephen Hill	5	Steve Friedlander
Hal Herman	5	Oldham-Bianchi
Ala Awad	5	Alex Roland
Patrick Bendure	5	Surace-Smith
Brian Culp	5	Jeremy Welch
Blake Higuchi	4	Altig-Orlovic
Justin Adams	4	Simon Arias
Lucan Schmidt	4	Simon Arias
Byron Paz	4	Josh Chalom
Herman Fennell	4	Samantha Chui
Arnold Pacleb	4	Cohen-Cohen
Richard Correa	4	Steven DiChiaro
Lucky Faaitiiti	4	Steve Friedlander
Ofa Tupouniuia	4	Steve Friedlander
Tracy Haden	4	Steve Greer
Moswen Taylor	4	Mark Hancock
Richard Nicholson	4	Jeremy Harbin
Mitch Duplantis	4	David Hausman
Sebastian Kazek	4	Matt Henderson
Michael Mandella	4	Chris Hernandez
Timothy Kieran	4	Chris LaFond
Mark Kukielski	4	Eric Neal
Jarred Sykes	4	Eric Neal
Darcy Schrieber	4	Paul Rumbuc
Steven Moore	4	Scott Sonnenberg
Scott Hanna	4	Williams-Zophin
Raquel Baldwin	3	Altig-Orlovic
Jonathan Maust	3	Altig-Orlovic-Hay
Colin Lyse	3	Altig-Orlovic-Lyse
Aaron Garcia	3	Diego Arangopuerta
Scott Davis	3	Simon Arias
Matthew Diulus	3	Simon Arias
Thomas Vena	3	Simon Arias
Dmitriy Kagan	3	Slav Bitman

Name	#	SGA
Joshua Goodman	3	Steven DiChiaro
Brian Schreiter	3	Joseph Diecedue
Jonathan Santiago	3	Laura Fisher
Christine Curran	3	Giglione-Ackerman
Magda Figueiredo	3	Giglione-Ackerman
Mavrick Fredericks	3	Giglione-Ackerman
Mark Corkrean	3	Steve Greer
Tim Schroeder	3	Steve Greer
Marisa Willgruber	3	Fred Hadaya
Dorian Brown	3	Matt Henderson
Marino Baca	3	Chris Hernandez
Brandon Teter	3	Matthew Hogan
Jessica Wilhite	3	Matthew Hogan
Doreen Ryan-Foti	3	Jatoft-Foti
James Lochard	3	Christopher Jordan
Baylee Burrowes	3	Michael LiBassi
Mark Wyner	3	Sabrina Lloyd
Cherie Adams	3	Bob Olson
Melne Lewis	3	Bob Olson
Robert Shafer	3	Scott Rehberg
Richard Henry	3	Alex Roland
Steven King	3	Paul Rumbuc
Robert Kanaan	3	Imran Satti
Elias Hazen	3	Surace-Smith
Tasha Tucker	3	LaTonya Tucker
Adeyemi Akinade	3	Williams-Zophin
Kasali Kotun	3	Williams-Zophin